

# THE SATURDAY REVIEW

OF  
POLITICS, LITERATURE, SCIENCE, AND ART.

No. 3,039 Vol. 117.

24 January 1914.



## CONTENTS.

	PAGE		PAGE		PAGE
NOTES OF THE WEEK	97	MIDDLE ARTICLES ( <i>continued</i> ).		REVIEWS:	
LEADING ARTICLES:		"A Midsummer Night's Dream."		The First Anglomaniac	112
Peace—but Preparation	100	By Granville Barker	106	Blake	113
Liberals and the Navy	100	The Enemy. By George A. B.		Twenty-five Years' Finance	114
Light on the Land	101	Dewar	107	Rice and Picture-Writing	115
Unionists and Education	102	CORRESPONDENCE:		The Bird	116
The Defeat of Consumption	103	Christchurch Priory (Earl Ferrers)	108	Novels	117
MIDDLE ARTICLES:		Christchurch Lady Chapel.—III.		The Latest Books	118
The Brontë Legend (concluded).		(Herbert Druitt)	109	Books Received	119
By Lionel Cust	104	The Home Rule Bill and the Par-		FINANCE:	
Women's Fever. By H. Fielding-		liament Act	110	The City	120
Hall	105	The Cries of Labour	111	Insurance: The First Valuation	
		"Devastation" and Fact	111	Report	122
		Concerning "Parsifal"	111		

The SATURDAY REVIEW will publish next week an article by Mr. Gilbert Murray.

## NOTES OF THE WEEK.

The great events and speeches of the past week in Ulster show that the spirit of the people there is very high; but they show, too, that discipline is growing stronger and more assured. We think that, on the whole, there is much less fear than there was a few months or even weeks ago of an outbreak. Sir Edward Carson has his people well in hand, and Ulster—to repeat an expression we used of it some time ago—is now beyond question "a steadily regimented thing". It is finely sensitive both to spur and rein. It is at once in the mood to answer passionately to such messages as Mr. Chamberlain sent this week: "I would fight it to a finish"—and yet to answer discreetly to Sir Edward Carson's restraining hand. We have in Ulster a splendid example—our history has scarcely a better—of what steady discipline can do in a few months with a brave and passionate people.

There has been a notable and excellent feature of this week's events in Ulster—the rallying of the women of the North to the loyalist cause. The yearly meeting of the Ulster Women's Unionist Council at Belfast and the speeches of Lady Londonderry and Lady Dufferin are not to be overlooked. Women can bring sterling help to a cause like this: there is not the faintest doubt they can fortify men immensely in a time of great public strain; in fact, it can be the same in public as in private life. The women of Ulster, as Sir Edward Carson showed in his speech to their Council, have their anxious part to take and are clearly equal to it.

Meanwhile nothing has fallen from any Minister during the week to make the prospect even a little brighter than Mr. Bonar Law's speech left it. We fear that Mr. Asquith himself sees no real hope of persuading his Irish supporters to allow him to exclude Ulster from the Bill, and yet stay on in office: that his idea is by and by to go through with the Bill as the

Nationalists insist. That, we have reason to suppose, is the position at this moment at any rate.

Mr. William O'Brien has resigned his seat and invited the Redmondites to "come on" and try if they or he represent the views of the people of Cork. This, with quite delightful frankness, the Government Press describes as one of "those impetuous acts which the plain Englishman has the greatest difficulty in understanding". No Liberal resigns his seat or his office whilst he can possibly avoid doing so—it would be one of those impetuous acts which the plain Liberal would have the greatest difficulty in understanding. No doubt Mr. O'Brien is "impetuous"; and it is no doubt quite the accepted plain Liberal and Government doctrine that he should, whether Cork believes in him or not, stick to his seat, and, incidentally, the emoluments which that seat entitles him to, till the utmost legal limit of his term.

It may also, according to plain Liberal doctrine to-day, be as the Government Press further describes it, "a purely Quixotic act". Still, the fact remains that Mr. O'Brien's party has lost lately in some municipal contests, and that the Redmondites claim that Cork is strongly anti-O'Brienite. In just the same way the Liberals and their Government have lost lately in bye-elections, lost seat after seat, and lost thousands and thousands of votes; but when they are invited to ask the country its views on their Home Rule policy, they refuse to do anything so "Quixotic", so "impetuous". If the Government papers will make some inquiries, they will find that the action of Mr. O'Brien more commends itself to the "plain Englishman" than does the action of the Government party.

The price of Admiralty has again been paid in the loss of submarine A7 and her crew: "Lord God, we have paid it in full." Who this week can have failed to compare the spirit that filled these English sailors with the spirit that fills those politicians who play with England's safety? It is difficult to realise so soon after this terrible event that throughout this week the English Navy has in many minds stood

as a political issue—a question as to whether one section or another of the Cabinet should or should not defeat the other. How, at this time, can we seriously regard men who grudge to the Navy its necessary cost in money? All this political talk about economy becomes unreal when we put it beside that other cost. The true price of our Admiralty is not the estimates of Mr. Churchill; the true price was paid by the men who died last week.

It is natural that many should say of this price—the terrible price which these men have been called to pay—that it is too dear. It is natural that many should begin to say of our submarine ships that they are not reasonably worth the sacrifice of the splendid crews which volunteer for this most perilous service. Happily it is also natural—natural to the English sailor—that no murmur has ever come from the Navy itself. So long as it is thought by the Admiralty that the submarine is a necessary weapon, that it must continue to be manned and sent into the deep, so long will the men be ready. Our men in the Army and the Fleet, in time of peace, are ready to face the risks of war.

Elsewhere another spirit has intruded. Mr. Churchill in the Cabinet has had to meet the criticism and opposition of a political group which refuses to pay even the small price it is asked. Mr. Churchill, naturally, will have his way—so much, at least, of his way as will keep him from resignation. The position of Mr. Churchill and Mr. Lloyd George in the Cabinet was cleverly analysed the other day by a political writer in "The Daily Mail". The Cabinet will, in self-preservation, give way to Mr. Churchill. It is a question whether it should risk the resignation of Mr. Churchill, or of Mr. Lloyd George. If it declared against Mr. Churchill, Mr. Churchill would undoubtedly resign, and the Cabinet cannot afford to lose him. On the other hand, Mr. Asquith is able to see that Mr. Lloyd George, whether he wins or loses on the Navy, will *not* resign. Therefore, Mr. Asquith, being politically wise, leans toward Mr. Churchill, and props his Cabinet upright.

Mr. Churchill's struggle with the Little Navy men naturally obtains for him the sympathy and support of all Unionists. Nevertheless it must not blind us to the probability that Mr. Churchill's programme will be inadequate. Mr. Churchill's estimates must be measured by Unionist standards, not by the standards of Sir John Brunner and Sir William Byles. If the gap made in our defence by the temporary absence of the three Canadian ships is not fully repaired by the new estimates Unionists must be ready to oppose them. It is not argument enough for supporting Mr. Churchill to say that Mr. Churchill is better than Mr. Murray Macdonald.

Mr. Jesse Collings is retiring from politics. Many things have become Mr. Collings in his long and unselfish public life, but nothing better than his perfectly natural decision to leave when Mr. Chamberlain leaves. Absolute loyalty on both sides has marked the association of Mr. Chamberlain and Mr. Collings, and this act of Mr. Collings sets the seal upon it.

We need not go very far back to recall the day when Mr. Collings was involved in bitter political warfare—we need not go half-way back, indeed, to the "old, far-off"—but not—"forgotten" days of three acres and a cow to recall that time. Through Mr. Chamberlain's last period of office Mr. Collings was often a mark for the spears of Mr. Chamberlain's enemies; and he took them all—all, at least, that he could catch—willingly in his own breast. Radicals loved to exercise their wit upon him: they dared not exercise it on Mr. Chamberlain—when Mr. Chamberlain was present. Mr. Collings took it in excellent part. He has been one of the most consistent men in party politics. Nearly thirty years ago he was preaching earnestly in favour of small farmers, small

owners. He is preaching it earnestly to-day. That is a notable record.

Lucky Sir Robert Hudson, the chief organiser of the Government party, has now two Birmingham seats to fight—and we suppose he enjoys his happy opportunity. Mr. Joseph Chamberlain and Mr. Jesse Collings have been names, it must be admitted, too powerful for even his skill to organise away. But now they are going, and he will be able to show what two seats quite as well educated, politically, as the Berwick on Tweed electorate think of the Government's proposals (1) to beat down, and, if necessary, shoot the Ulster Loyalists; (2) to disestablish the Church in Wales and take its property for booty; (3) to carry the Sneaks' Bill, the measure designed to gerrymander the constituencies exclusively in favour of the Radical and Irish Nationalist parties.

The Diet of Alsace-Lorraine has now formally declared its opinion as to the Zabern incidents. The fair and sensible terms of its resolution are a striking contrast with the Prussian attitude. The Diet admits faults of impatience on the part of the Zabern townspeople; but it points out how all the trouble might have been avoided if the officers had acted tolerably. The German Government cannot avoid attending to this very grave and politic resolution of the Alsatian Diet. If the Diet is treated with as little tact and discretion as the Zabern civilians the work of almost a generation will be undone. We suggested a week ago that to make matters worse Colonel von Reuter might perhaps be decorated. This has since been done. It is true that the Colonel has received his decoration in the ordinary course of a German officer's career, and that German military decorations do not mean anything. Nevertheless the ceremony has added a finishing touch of ridicule to the whole affair.

France loses more in General Picquart than a brilliant soldier. He has a record of devoted patriotism, proof against the worst calumny and suspicion. Repeatedly disgraced for divining and witnessing to the truth, he was always ready to return to the service of his country. After the Zola trial Picquart was even accused of selling the secrets of France to an enemy. Only in 1906 at the final reversion of the Dreyfus judgment did his character shine out as that of a brave and honourable man. His late recognition was a poor reward for eleven years of infamous traducing and neglect. Happily France to-day has recovered the spirit in which to deserve and to repay such service as Picquart gave.

General Botha has succeeded in South Africa, and the Liberal Press has confessed its dismay. Used to Mr. McKenna's milder ways, General Botha's methods do not appeal to them. It has been amusing to see the Secretary of the Eighty Club, who is a relative by marriage of General Botha, rush to his rescue in the Liberal Press when it showed signs of revulsion against a Premier who did not "wait and see". Yet General Botha's methods are precisely those which the Liberal Press urged Mr. Asquith to employ against Ulster. The Labour Press is distraught. The "Daily Citizen" has talked of "Botha's crime". No doubt both Liberal and Labour men will use the employment of the new Citizen Army against the strikers in South Africa as an argument against Citizen Armies generally. Probably the country will take this argument another way.

In Lord Strathcona we lose a Canadian whose memories went back to the time when the Durham settlement formed Ontario and Quebec into one province; when the Hudson's Bay Company was still a great territorial corporation; when the population of Winnipeg, then the Fort Garry of the early Selkirk pioneers, was not more than two hundred men; when the route to that settlement in the wilderness lay by a march overland from the great Bay. Chance nearly

made of the great Scottish Canadian an official of India; but although he would have made a name anywhere, his gifts were more suited to a new land than an old.

He had in a wonderful degree industry and courage. For half a century he had only two meals a day, and spent every waking hour in work. His greatest achievement, which he shares with another Scottish-Canadian, is the Canadian Pacific Railway. Courage alone, the courage that could risk a great private fortune, gave to Canada the first transcontinental railway of the Dominion. His friends urged him to be wary; and the whole Liberal Party of Canada was solidly opposed to the scheme. His union of fine patriotism with good sense and honesty carried Lord Strathcona to a great position in the Empire. His vitality was amazing. He crossed Canada from end to end at ninety; he would dine out regularly with men fifty years his junior until a year ago; and welcome Canadian Cabinet Ministers when they arrived at Euston in the small hours of the night.

It is now certain that the Dublin strike will end, without settlement, in an unofficial return to work of the strikers. Dublin is not yet fully at work; but the strike is all but broken. All the loss and agony of these last months is wasted, and Mr. Larkin, once a ruler of legions, is left with a gang of wasters and bullies. The brutal murder of a "free" worker, which has this week horrified all respectable Labour politicians, is only an extreme form of the peaceful persuasion favoured by Act of Parliament. We are sure that if the public really knew all the ruffianly things that normally are done under this legal head of peaceful persuasion, it would insist upon a decent and reasonable reform of our labour law. The old press gang was mild and benevolent compared with the modern trade union.

The figures of the Trade Union voting on political action are an unpleasant surprise to the official Labour leaders. They are directly due to the impotence of the Labour Party in Parliament. If political action achieves nothing in seven years except turn the Labour Party into a loyal wing of the Coalition, what is the good of political action? Such is the argument, we imagine, of those who voted against it. It remains to be seen how many of these will put their faith in Syndicalism. Syndicalism is "direct action". It disdains political action. That is why the Labour M.P.'s, who believe in political action though they never venture to embark upon it, are opposing Syndicalism as hard as they can. The labour politicians are probably far from sorry that Syndicalism should lately have received such hard blows in Leeds, Dublin, and South Africa. Direct action is not thereby encouraged at their expense.

The *Titanic* disaster has raised our standard of safety on passenger ships. An international agreement is suggested as to the rules to be observed and for general co-operation in measures for reducing risks to life. After July, 1915, if the proposals of the Convention are ratified, all steamships and sailing vessels carrying more than 50 passengers are to have a wireless telegraphy installation. All passenger ships must have boat or liferaft accommodation for all passengers. Fire appliances and fire drill are to be compulsory, and there is to be an international ocean patrol to give warning of ice.

The Gaming Act, whatever its merits or demerits, so long as it remains on the Statute Book should be properly administered. That is the point of Mr. Justice Atkin's observation in refusing to deprive of his costs a defendant who had pleaded the Gaming Act. No doubt it seems hard that a plaintiff should not only lose the money he has won but should also be mulcted in costs. The answer is that he has no right to bring an action. He knows that he cannot recover. Why

then bring the action? In order to ensure damaging publicity. There can be no other reason. Of course, it is right that a man who wagers and does not pay should be under a stigma. But the social order is enough for dealing with those who do not pay their debts of honour.

As soon as Mr. Balfour has finished his Gifford lectures we hope he will publish them as a full, continuous argument. They cannot be read separately and in brief without injustice. This week Mr. Balfour has advanced two complete stages towards his position of rest. He has shown (1) that æsthetic emotion is not well accounted for unless we adopt a theistic view of the universe; (2) that the higher virtues of civilised people equally require something beyond natural selection to justify and explain them.

Working towards God from beauty is more an instinct than an argument—so firmly is it rooted in the human mind. This, in simplest terms, is what Mr. Balfour, in his lecture concerning the æsthetic argument, has put into the language of philosophy. Perhaps not everyone would go so far as Mr. Balfour suggests in denying any survival value to the arts. The Greeks preferred the Dorian mode in music because it made better citizens; and there is a noble passage in Shelley's lovely preface to "Prometheus", where he wisely discounts the value of all dry, ethical and useful teaching till it has been touched with the emotion which only an artist can convey.

Mr. Balfour approaches the higher or civilised virtues from directly the opposite point to Nietzsche. Nietzsche argued that, since the softer qualities of compassion and humility—the truly Christian virtues—interfered with Nature's law of the survival of the strong, therefore they should be stamped out. They were morality fit only for slaves; and, having no "survival value", they were harmful to mankind. Mr. Balfour noting, like Nietzsche, that the Christian virtues are not the virtues of a fighting species, that they cannot be explained as the teeth and claws of a tiger are explained, infers, not that they should be stamped out as accidental and inferior, but that they must be referred to something higher than a material law.

Lord Ferrers's letter in this issue of the SATURDAY REVIEW on "restoration" at Christchurch Priory is most timely. The word has grown to be a suspect word among people who greatly value splendid old English buildings; and who can wonder at this, remembering the havoc wrought on many of the finest public buildings by well-meaning improvers within the last half-century or so? "O Restoration—what things have been done in thy name!" What Freeman wrote of the west front of Salisbury Cathedral applies more or less to additions and embellishments throughout the country. Repairing and refurnishing are sometimes works perilously allied to demolition.

Lord Ferrers gives the true philosophy of the thing: "The essential factor in art is the inspiration, the revelation (call it what you will) within the man, insisting on outward expression. The artist has known the truth, and the truth has made him free; his movements are guided from within outwards; he works with spirit and delight, and his spirit and delight are reflected for ever in his work. A copy is not a work of art, and least of all so when it is a copy of something remote, into the spirit of which the worker has no sympathetic insight. It is a dull exercise done under the restraint of outward rule and dead convention. . . . the error of restorers lies in supposing that they can improve the beauty of a Greek statue by adding to it, or even substituting for it the output of the copyist. Cultured opinion condemns them, and cultured opinion is right". Is it, we wonder, really more excusable to "restore" Norman or early English work in England than to "restore," say, the Greek metopes from Selinunte?



## LEADING ARTICLES.

## PEACE—BUT PREPARATION.

SIR EDWARD CARSON'S speeches at Belfast on Monday show his complete fitness for the Ulster leadership. Every sentence rings with sincerity—every line is full of personality. In quoting Mr. Chamberlain's simple declaration "I would fight to the end", Sir Edward Carson reminds us of the points of resemblance between the two men. A few words later, in his reference to Mr. Bonar Law, he again unconsciously sums up the qualities which have marked out his own career and that of Mr. Chamberlain: "A time like this demands great hearts, strong minds, true faith, and willing hands".

The Ulster Unionist Council this week has drawn the attention of English people to the steady preparations in the North of Ireland. There is no surer testimony of Ulster's earnest intention than the enthusiasm which has been maintained for more than two years. It was said at the beginning that Sir Edward Carson would be unable to sustain the unanimity and determination which marked the beginning—that the protracted debates on the Home Rule Bill would tire out the Ulster opposition. The wearing down process has failed. The interval has, indeed, been useful to enable the Ulster loyalists to convince their fellow-citizens in Great Britain of the reality of their resistance. The successful development of the Ulster preparations is largely due to Sir Edward Carson's splendid leadership. His followers have worked with immense energy. They have shown a great gift of organisation and discipline. They have shown a devotion to their cause unknown in latter-day party politics. Yet all their efforts might have been unavailing but for the wise controlling hand that has steered them through the many difficulties in their way. It used to be said that Sir Edward Carson has incited and stimulated Ulster to its resolve to resist by force, that but for his efforts opposition would have been confined to strictly Parliamentary methods. There could be no greater mistake. The success of his leadership has been in the wise restraint of the forces under his control. He has prevented all violence, isolated outbreaks, useless rioting, and yet, by allowing the development of the movement by steady, slow steps, he has made his followers appreciate the gathering momentum of the opposition they can now offer the Government. His task has not been to stimulate opposition, but to direct its course. Without his guidance there was grave danger that the power to resist would have been dissipated by premature and disconnected riots—by senseless conflicts with the hot-heads of the Nationalist party.

Though there are still many months to run, there is good reason to believe that the danger of sporadic outbreaks is now well under control. The disciplined organisation of the Ulster Volunteer Force provides an outlet for the energies of men who wish to show their determination to resist Home Rule by more than mere words. Yet it is an effective safeguard against useless rioting. Sir Edward Carson has at his command a trained force which can be used in an emergency to quell any sudden and premature outbreak likely to damage the interests of the cause.

The men of the North of Ireland are not slow to recognise all that Sir Edward Carson has done for them—the great personal sacrifice he is making, his devotion to their interests at a time of personal distress, and his energy in a cause in which he stands to gain nothing for himself. Next to the devotion to their cause, the loyalists of Ulster place devotion to their great leader.

"Let your preparations keep pace with your diplomacy." Sir Edward Carson's advice to the meeting at Belfast is the key-note of Ulster's policy. Ulster has "made good". With patient industry, organised effort, and unfailing discipline the northern loyalists have fulfilled to the letter the intention they expressed at the opening of the campaign against Home Rule more than two years ago. They are preparing for action that involves the whole community. The women

are resolved and determined as the men. Let anyone who doubts this read the solemn resolution passed by the annual meeting of the Ulster Women's Unionist Council in Belfast on Tuesday in which the pledge was renewed to stand by their men in all that they do in fulfilment of the Covenant.

The Liberal party begins to pay more serious attention to the attitude of Ulster. They still refuse to admit the full gravity of the position, but there are signs that the rank and file are beginning to realise that it is not possible to settle the question by getting the Royal Assent to the Home Rule Bill, even with the addition of illusory safeguards.

Mr. Birrell, in his speech at Batley, hoped that a settlement might yet be attained by discussions between the party leaders. We assume that he had nothing better to say, but nothing is to be gained by repetition of the advantages of settlement by consent. Mr. Birrell must be aware by this time that the exclusion of Ulster is a condition precedent to any settlement by consent—and a condition to which Mr. Redmond is unable to agree. Ulster will never submit to be severed from Great Britain. Until the Government are willing to admit this, it is useless to expect anything from further conversations. Indeed, one can hardly believe that Mr. Asquith has not all the time been aware that the exclusion of Ulster from the Home Rule Bill is the absolute minimum of the Unionist demand. If that is so, it looks as if the conversations and Mr. Asquith's unexplained refusal to come to close quarters for many weeks after his Ladybank speech were but an excuse to gain time. The Government hope that there may yet be a way out. They refuse to face the facts. We notice that although the suggestion that Ulster is insincere has been abandoned, Liberal speakers decry the power in Ulster of effective resistance. They foretell nothing more serious than a few street riots. When will the Government make their followers understand that the suppression of 100,000 men, trained and armed, means a prolonged campaign and would need at least an equal number of men? Indeed, it is the rule of modern warfare that when the defending force has the advantage of occupying positions of its own choice the attacking force to succeed should be stronger by three to one. An expedition of 100,000 men sent to Ulster would be a severe strain upon the defences of this country. The Government obstinately refuse to admit that they are faced with civil war. Some members of the Cabinet still believe that in the last resort Ulster will be brought to accept terms short of actual "exclusion". Others are so ignorant of the men in the north that they believe nothing will happen but street rioting, which could be suppressed by two or three battalions of infantry. Both Mr. Bonar Law at Bristol and Lord Londonderry at Belfast have referred to the rumour which has been current for some time that the Government are only waiting for a premature outbreak of disorder to suppress the whole movement by troops. If that is their intention, they will wait in vain. The trap would fail. The Ulster Volunteers are a disciplined force. They are well under the control of their leaders. Any attempt to excite them to premature insurrection must fail.

## LIBERALS AND THE NAVY.

MR. CHURCHILL has formally denied that the Cabinet is divided over the Navy Estimates, and thereby, as all political correspondents know, has more conspicuously revealed the split. Moreover, Mr. Lloyd George has quite unnecessarily protested that he has no intention of resigning; and there have been long meetings of Ministers, and a positive uproar in the Radical Press. Clearly the Government is in very great perplexity.

It first arose over Mr. Churchill's speech at the Lord Mayor's banquet, in which he spoke clearly and precisely of increased Navy estimates in 1914. Forthwith every Liberal paper was in revolt. The "Manchester



Guardian" gravely censured the First Lord. The "Daily News" psalmed at him. The "Daily Chronicle" told Mr. Churchill to restrain his enthusiasm. The "Westminster Gazette" discreetly advised him. For once the party followed its Press. Mr. Gordon Hewart swore he would resign his seat rather than support increased estimates. The Little Navy men came into the open, and showed the militancy of true pacifists. Sir Alfred Mond, Sir John Brunner, and the rest sprang to defend economy. Even Mr. Asquith's explanation that the increases were automatic could not pacify the mutineers, and the small hall of the Cannon Street Hotel has this week resounded with their cries.

Mr. Asquith, however, is too shrewd a leader not to seize a situation accurately. He knows that even if a hundred Liberals abstained from voting on the Navy Estimates, or went so far as to vote against the Estimates, he could still carry his programme by the aid of the Opposition. The revolt would not strengthen the Government, but it would not kill them. Moreover, it may be policy to blow off a little steam when the road is clear. The rebels will come into the lobby when the whips hint at any real danger.

The First Lord seems to be standing firm for his Estimates and the standard of British naval superiority he laid down last year. That standard, to which his colleagues agreed, was that Britain should maintain a margin of sixty per cent. superiority over the next strongest naval Power, and the three Canadian Dreadnoughts which Mr. Borden offered as a contribution from the Dominion were not included in that standard. These Canadian vessels, according to the Admiralty Memorandum last year, were regarded as an "action on the part of Canada to increase the power and mobility of the Imperial Navy and widen the margin of our common safety"; but when the Bill for their construction was thrown out by the Canadian Senate the Imperial Government announced that the construction of the three contract ships in the current British programme would be hastened "in order that the margin of naval strength necessary for the whole-world protection of the British Empire should be maintained". At the time when Mr. Asquith used those words it was generally supposed that Mr. Borden would bring his Naval Bill before the Canadian Parliament this year again, but the Dominion Premier has since decided to postpone its reintroduction until the political complexion of the Senate has changed from Liberal to Conservative. Some confusion has naturally arisen in the public mind, which is uncertain whether Ministers did or did not include the lapsed Canadian contribution in their calculations; and the confusion has been taken advantage of by the Brunner-Mondaines. But a reference to last year's discussion sets the matter at rest. Colonial contributions were not included in the Admiralty standard of superiority, and that standard of 60 per cent. superiority, therefore, still remains, as Mr. Churchill left it, the official policy of the Liberal party. It is against the carrying out of that policy that nearly half the Liberal party is in revolt.

One great advantage of Mr. Churchill's standard, as of any standard, whether satisfactory or not, is that it is a fixed standard. It is quite definite. But once the standard is questioned, and long before it is formally abandoned, things become vague, and words and figures may be twisted to prove anything. That vagueness has already overtaken the Liberal party, and its leaders contradict each other day by day. This week, for example, Mr. Illingworth declared that "it is an accepted axiom of the Liberal party that we are obliged to maintain a Navy sufficient, and no more than sufficient, for the protection of our own shores". Sir Stanley Buckmaster, on the other hand, differs altogether from the Chief Whip of the party. A week or so ago he declared that the Cabinet must maintain a Navy sufficient for the defence of the Empire—an entirely different proposition. But which of the two correctly interprets the policy of the party?

The Solicitor-General probably proclaims the ideal of

Mr. Churchill, the Chief Whip that of Mr. Lloyd George. But both cannot be right. We should like to know whether some new standard is to be set up, dictated by the Treasury and not by the Admiralty?

Mr. Illingworth is no doubt nearer the facts of our position, for the Cabinet have abandoned the Pacific and greatly weakened the British Fleet in the Mediterranean. They may make out a case for having protected our own shores, but none for protecting the whole Empire. The existence of the Australian Navy is testimony enough to the contrary. But Mr. Illingworth's doctrine that the Navy exists only for the defence of our own shores nevertheless will not do, and if his doctrine is the true interpretation of Mr. Churchill's doctrine—which we do not believe—then Mr. Churchill's doctrine will not do. Putting aside British interests in the Pacific as adequately protected by the Australian Fleet—a rather large supposition at the present moment—there remain other parts of the British Empire which cannot be left defenceless. Has Mr. Illingworth forgotten the existence of the East and West Indies and India itself, and does he suppose they are adequately protected by the reduced British Fleet in the Mediterranean and the occasional visits of Sir Ian Hamilton?

The elaborate attempts to make Mr. Illingworth's standard appear adequate will not deceive those who understand the realities of the situation. Yet the Chief Whip probably does not go so far in the direction of economy as some of the extremists who interviewed Mr. Asquith, to whom Sir Stanley Buckmaster's view of naval needs must be wicked. Mr. Lloyd George also would undoubtedly like to whittle down even Mr. Illingworth's too modest estimate. He has always hated naval expenditure, and in his 1909 Budget referred caustically to the policy of "building navies against nightmares". He detests the prospect of increased taxation, for no man has a greater dislike of the personal unpopularity attaching to Chancellors who increase taxation, and he only avoided that necessity last year by shifts in a gambler's Budget.

Almost certainly Mr. Lloyd George will not get his way with the Cabinet. But there is a real danger that Mr. Churchill will also be cut down, and forced to submit estimates lower than is consistent with the standard he laid down last year, the standard which, we believe, Sir Stanley Buckmaster has correctly interpreted. Mr. Asquith and the First Lord are no doubt relying on the support of the Unionists to carry them through. The Opposition, indeed, may have to choose between an insufficient naval programme and no programme at all.

#### LIGHT ON THE LAND.

THE Land Problem. Notes suggested by the Report of the Land Enquiry Committee" is a little pamphlet just printed, and of great value to all who seek truth through the mazes of party controversy. This value comes from the authority attaching to the pamphlet and from the tone in which it is written. It represents the views of the Land Conference, a body of delegates from a number of bodies admirably representative of those experienced in land administration. Surveyors, estate agents, land agents, and farmers have combined their views in this document, and for this alone it deserves the attention of all politicians. A fact too often forgotten in legislation, and especially in legislation dealing with the land, is that it is one thing to pass a law, another to administer it. A law which rides rough-shod over the opinions of those who are to work it becomes a dead letter; and this pamphlet makes it abundantly clear that the ideas embodied in the report of the Land Enquiry Committee are absolutely contrary to the opinions of the mass of those who are the land. No wise legislator will ignore this point, and no wise legislator will fail to appreciate the earnest and judicial tone in which this body of hostile opinions is expressed.

The pamphlet is a most business-like document. It has no rhetoric. It pays tribute to the human value of

some of the evidence set forth in the Land Enquiry Committee's report and appreciates the manner the Chairman has handled the issue in his introduction. But it is fully alive to the weakness of the Committee. Besides noticing its unrepresentative character it calls attention to important points as to the evidence on which it based its conclusions. The first is that we do not know the names of the twelve head investigators to whom the collection of evidence was entrusted; the second is that witnesses filled up answers to written questions and were not examined upon their statements. Naturally, the experts of the Land Conference cannot attach much weight to untested evidence got by unknown collectors. The pamphlet then lays stress upon an even more remarkable fact—that whatever the evidence may be worth, the report itself does not refer to the greater part of it! At the beginning of "The Land"—as the report styles itself—is a map of England and Wales covered with little black dots. Each of these dots represents a parish in which an enquiry about houses and wages was made; and we learn that over 2,700 replies to the Committee's schedule were received. These figures and the wide geographical distribution indicated on the map are most impressive. The reader feels that the Committee had a solid body of material to work upon. Another Land Conference took the trouble to count the number of references to these replies and found there were only 315. The report, in other words, ignores 88½ per cent. of its evidence. What is the purport of that 88½ per cent.? Considering that it has not been published, why was not its purport summarised?

The question is the more pertinent because, as these Notes carefully point out, there is one passage in which the Land Enquiry does summarise its evidence. The passage is at the beginning of "Chapter II. Game", and is the basis of the far-reaching conclusions given at the end of the same chapter. We read, not without astonishment, that these conclusions rest upon answers received from a minority of the small number of persons to whom the questionnaire was sent. The question naturally arises whether all the evidence has been treated in the same sort of way. The point is of the more importance because, at the outset of his campaign, the Chancellor of the Exchequer made enormous play with the damage done by game. It was, no doubt, his hope that by an attack on sport he would touch his opponents on the raw and this hope must have led him to call attention to a very weak point in his Committee's case. It may be as well to add that this case is even weaker than appears at first sight. Mr. George talked of pheasants, but before such talk can be of any value we must know how much of the damage as to which the Committee received evidence was done by winged game and how much by ground game, which the farmer has power to destroy. No distinction was drawn between winged game and ground game in the Committee's schedule, and the replies therefore throw no light upon this point. But the Committee has treated them as though they did. A collection of 30 replies, most of which refer to game of both kinds, is printed under the general heading "Winged Game". The Notes are thus abundantly justified in passing the grave comment: "It is to be regretted that this chapter does not take an impartial view of the extent of the grievance". It was perhaps wise to have framed the question in such a way as to prevent an impartial view being taken; for a full inquiry would show, of course, that the bulk of the mischief was done by rabbits.

The errors of the report in the question of game are tolerably obvious to a critical mind of no special knowledge, but the Notes are of exceptional service in their treatment of the minimum wage question and of the statistical data upon which the Government's scheme is based. Much has been made of the statement that "when the increased cost of living has been taken into account, the real earnings of nearly 60 per cent. of the ordinary agricultural labourers have actually decreased since 1907". This is the sort of statement that the average reader, unfamiliar with the averages

and index numbers that go to make the elaborate mechanism of modern statistical science, feels compelled to pass unchallenged. But the Notes challenge it with complete success. The flaw in the argument is that the figures quoted as to the rise in prices apply solely to London. We have the authority of the Board of Trade for saying that the rise in prices in towns in the southern counties is considerably below the London level. That alone is enough to vitiate the Committee's sweeping statement. But this is not the whole extent of the error. The plain fact is that we have no statistics about village prices at all. The report's contention rests on the mere guess, in itself improbable enough, that village prices and London prices coincide. Having thus destroyed the argumentum ad misericordiam, the Notes go on to show that the "poverty line" is a convenient figment of the statisticians and cannot be drawn.

After these most significant corrections, the Government proposal about wages is touched on. In a very powerful passage the Notes show that the authors of the scheme go wrong through thinking of agriculture in terms of industry. The experts of the Land Conference lay proper stress on the point that agricultural wages are calculated on the system of paying a uniform rate to the bulk of the labourers, "lame dogs" included. In manufacture, on the other hand, labour means able bodied labour, and thus all comparison of conditions becomes impossible.

In their brief reference to constructive policy the authors of the Notes argue that the problem with which the Government now propose to deal so drastically is a problem by its own creation. Agricultural prospects ought to be brightening. If the figures for 1913 are unsatisfactory that is partly because of the heavy additional burdens lately imposed on land, partly from fear of further burdens to come. Agriculture languishes from lack of confidence; for where there is no confidence no capital is forthcoming. The delegates to the Conference came to the commonsense conclusion that there cannot be a more secure basis for confidence than ownership, and the Notes accordingly express approval of a policy of purchase. But it would be a mistake to infer from this that the pamphlet is a party pamphlet. On the contrary, there is not a trace of party feeling in it. The reason that its recommendations coincide with the proposals of the Unionist leaders is that those proposals are framed out of a true knowledge of agricultural conditions. The coincidence is a justification of Unionism; it is not a reflection on the authority or impartiality of the Notes.

#### UNIONISTS AND EDUCATION.

THE forecast of the Education Report of the Unionist Social Reform Committee has evoked a good deal of interest if the pages of the daily Press are any guide. Mr. Hoare, the member for Chelsea, has been the chairman of this branch of the Committee's enquiries, and will publish a book on the subject early next month. Mr. F. E. Smith will write the introduction, and the names of those who have engaged themselves in preparing the report are a guarantee that the document is no amateur and independent work, but the considered opinion of those members of Parliament and outside experts who have been for many years and in many capacities the protagonists of educational reform on the Unionist side. The names of Mr. Hoare, Mr. Ormsby Gore, Mr. Edward Wood, Mr. Christopher Turnor, Sir A. Boscawen, Lord Wolmer, Mr. Barlow, and Mr. Norman Chamberlain are well known in this connection, and their report, backed by general expert opinion outside Parliament, is bound to carry great weight. The Radical party, therefore, will be well advised not to indulge in sneers about "amateurs" and "sentimental Thomases", as it did at the housing proposals of the Unionist party, lest it should find itself as badly defeated in the House of Commons and by public



opinion on education as on housing. This report is in other respects exceedingly opportune. Lord Haldane and the Minister of Education have pledged themselves to the introduction of an Education Bill during the coming session, and, if the Ministry lasts long enough, it will be interesting to see how far their later proposals square with the expressed intentions of the Unionist Social Reform Committee.

Without straying into a detailed criticism which would better be delayed until the book in full is out, we may indicate the main lines of the report. The authors are obviously oppressed by the comparative failure of the present system, on which 28 millions a year are lavished. They feel that the greater part of this money is wasted, and that it would be almost better to jettison our education system as a whole and save the money to the taxpayer and ratepayer if the country is not to proceed a step further and make the present procedure really efficient. The Radical views of the original Act of 1870 have indeed stamped themselves indelibly on our whole system, however much later Acts may have modified those views in certain spheres. Liberalism believed that by teaching children the rudiments of education and then hurling them out at an immature age on an industrial world it had done its duty, and that the result would be the production of the ideal citizen. Later experience has modified this point of view, and has convinced educational reformers of every school that the idea is an utter fallacy, that children require very different kinds of teaching, and that the supervision of the education authority ought not to be withdrawn until a far later stage of growth and experience. The Unionist report, therefore, provides for all these various contingencies. It proposes to raise the age of education by one year, and to provide compulsory continuation schools in the evening up to the age of seventeen. These final courses of instruction, whether in agriculture or in industrial work, will naturally be of a technical character, and will interest the scholars in the particular branches of work which they are pursuing in actual practice. But beyond this they will enable the teachers to keep a control over their pupils at the most critical stage of their lives, while an arrangement is suggested by which the greatest effort will be made to prevent growing boys stepping into what are known as "blind alley" occupations.

The religious difficulty is dealt with in a very sane and impartial manner. Indeed, if the suggestions made about single school areas were generally embodied in practice there would be an end of that sectarian strife which holds back continually any real improvement of our educational progress. Additional facilities and compulsory powers are to be added for the provision of meals for underfed school children in those districts where no such provision is made to-day, in the belief that it is a mere waste of public money to teach children who are physically incapable of profiting by their lessons. It is also proposed to raise the pay of school teachers and to reorganise the system in such a way as to attract the best brains of the country to the work of national education. Manual training is to be substituted in many cases for purely rudimentary education in order that we may turn out a nation of skilled workmen instead of a nation of clerks. At the same time the ladder of education by which the really clever boy may rise through the universities to the Civil Service and to the professions—a scheme first initiated by Mr. Balfour in 1902—is to be strengthened, so that each boy may follow his particular bent. The precise details of the scheme may be kept for subsequent criticism. Nevertheless the scheme is greatly in advance of anything hitherto proposed on educational matters. It is the work of sane and constructive minds bent to the solution of a practical and urgent problem, and not deterred by considerations of party interests or of the opportunities given for sectarian attacks. It will therefore do much to strengthen the belief, now rapidly growing in the constituencies, that the Unionist party alone can produce schemes of sound social reform which do not disturb the whole basis of the Commonwealth. The education of the people on rational and

effective lines is the best safeguard of the Constitution, and Mr. Hoare's report will add strength to the programme of Unionist Social Reform.

#### THE DEFEAT OF CONSUMPTION.

IT is a truism that there is no necessary relation between statistics and fact. Figures do not lie. But they are ever at the service of the liar, and there is no lie so bankrupt as to be unable to afford a due statistical retinue. The wickedness latent in percentages alone passes all understanding. This being especially the age of statistics, it is also naturally an age when the truth is especially difficult to discover. Macaulay was cocksure about the state of England in 1685. That he made errors gross and palpable is not to the point. Could he ever have ventured, were he now living, on an estimate of the state of England in 1914? The thing can only be done by turning one's back resolutely on statistics and relying on the broad results of observation. He who would form an intelligent estimate on any question—trade, crime, sport, lunacy, what you will—must imitate the Princess in the Arabian tale: he must stuff his ears with cotton-wool in order to shut out the babble—conflicting, terrifying, madding—of the statistical voices. Not otherwise can he escape enchantment.

Take for example the question of the nation's physique. Figures are obtainable in plenty, and it might be imagined that here the statistician has a fair chance of arriving at something resembling the truth. But the earnest inquirer is baffled at every turn. Every variety of falsehood comes to him, and all he can do is to strike some kind of rough balance between impossibilities. Most of the talk at conferences of doctors, sanitary "experts", eugenic enthusiasts, lunacy specialists, and others is wildly and obviously fabulous, though rich in apparently unimpeachable figures. It is fiction, differing only from Mr. Wells's in being mainly unreadable. All these appalling percentages as to the "physically defective", the "morally irresponsible", the "feeble-minded"—what do they mean? One must first have some definition of physical defect, moral flightiness, weakness of intellect. Almost every great man one can think of would be condemned by some congress or other. Johnson, Byron, Pope, Napoleon, Cæsar, Luxemburg, Clive, Pitt, Peter the Great—the list could be prolonged indefinitely—were all "defective" in some way. Few men or women go through life without a sharp consciousness of bodily imperfection; they are either very happy or very stupid who are perfectly satisfied with the quality of their wits; and the human being who has never felt himself a sorry caitiff must assuredly be one. Of course, figures come to the aid of the optimist just as efficiently as they subserve the purpose of a settled gloom. Everyone is familiar with the formula: "The statistics might seem at first sight to provide food for reflections of a disquieting character, but when it is remembered that before 1902 it was not incumbent on practitioners to notify, etc., etc." In short, it is just as easy to prove a steady advance in physique, intellect, and character, as it is to satisfy the nation that it is chiefly made up of puny and vicious imbeciles.

Still, there is some tolerably firm ground, even in the shifting morass of statistics. People are born, they marry, and they die, and these main facts concerning them are recorded with very fair accuracy. We also know, approximately, of what people die—or at any rate, of what the doctors think they die, which is not always the same thing. These figures are annually digested in the report of the Medical Officer to the Local Government Board, which is in brief form something like a complete sanitary history of England and Wales for the period to which it refers. This year's report discloses some quite remarkable facts. It shows that as compared with the last ten years of the nineteenth century the rate of infantile mortality has declined 38 per cent., and the deaths of all ages and from all causes have fallen by no less than 27 per cent. Most striking is the drop in the death-rate from



consumption. Against every hundred persons who succumbed to that disease between 1891 and 1900, only seventy-five died last year, and the whole tendency of the figures is to show that the "resistance" of the community to tubercle is steadily increasing. The hope, indeed, is justified that within a measurable period the disease will become for all practical purposes extinct. Indeed, it is suggested that the attention of late devoted—not altogether without political motive—to the "white plague" might be devoted with some advantage to comparatively unconsidered diseases like measles and whooping cough, which cause a terrible wastage of infant life. Measles last year destroyed nearly 13,000 children, a far higher number than fell victims to dreaded maladies such as diphtheria and enteric fever.

Here, at least, statistics fortify the impressions of common observation. Every man of middle age must be conscious of the waning terrors of consumption. It is, of course, still a terrible pest. It exacts a heavy toll in certain trades; its ravages are still cruel among the ill-nurtured and ill-housed classes. But it is no longer the haunting spectre of every household. Medical men will explain, polysyllabically, what they mean by increased power of "resistance"—how a disease gradually loses its virulence as the human constitution insensibly places itself in a posture of effective defence. It can scarcely be doubted that a certain adaptation is taking place, and that the malady, which defied specific treatment, is losing much of its malign power. But change of habits has also largely increased the immunity. The growth of city life during the nineteenth century, with the singular "stiffness" of habit common to all classes, afforded consumption a fearful opening. The disease received notice to quit when windows were opened, when the cloth sausage to stop draughts disappeared into the dustbin, when the four-poster beds were sent to the sale-room or denuded of their curtains, and when the careful housewife no longer tried to save her carpets from the sunlight. The open-air life gave the next generation a good start in the fight against tubercle; and more temperate habits and closer attention to the general laws of health have played their part. It is no foolish optimism to believe that in fifty years its ravages may be a memory little more substantive than that of the Black Death.

## MIDDLE ARTICLES.

### THE BRONTË LEGEND.—CONCLUDED.

BY LIONEL CUST.

WITH success to the Brontës and fame, came sorrow hand-in-hand with death. Branwell, after inflicting humiliation and disgrace upon his home, perished ignominiously. Then the hand of fate struck down Emily, and, before that shock had passed, Anne was taken too, and Charlotte was left with her purblind old father alone at Haworth. Loneliness only stimulated her to renewed literary activity, and she produced "Shirley", as it were, a memorial to her beloved sister Emily. In some ways "Shirley" is an advance on "Wuthering Heights" and "Jane Eyre", but whereas these two novels stand out in relief amongst the countless works of fiction during the nineteenth century, "Shirley" competes on more level terms with other novels of its kind. Like the Poems, "Shirley" may, at all events, be said to be superior to most of the works of fiction with which women had begun to load the book-market.

Charlotte Brontë had become a literary lion, and her visits to London were in each case in the nature of a nine days' wonder. Publicity, however, was displeasing to her, and her hereditary taste for solitariness was only increased by the efforts, so kindly made by her friends in London and elsewhere, to draw her out and bring sunshine and comfort to her life. She found it difficult to get into mental sympathy with strangers, even with Thackeray, who was one of her literary heroes; and from each visit she returned with renewed joy to her lonely home at Haworth. In addition to the

sorrows of her home, Charlotte Brontë had met with the most cruel wound that fate could inflict on a warm and hungry heart. For some time after her return from Brussels she continued to interchange letters with Professor Héger in Brussels, and communicated to him all her literary aspirations and achievements. Professor Héger, in his turn, offered her advice and sympathy. From the few fragments of this correspondence which have survived, it would seem that, in writing, her pen sometimes moved too closely under the guidance of her heart. Jealousy, or something akin to it, was aroused in Mme. Héger, and her husband was compelled for this reason to discontinue the correspondence. So far was he from doing this of his own inclination, that he asked Charlotte to direct her letters to him at the Athénée. She, however, true to her principles of absolute rectitude, declined to be a party to any clandestine action, or anything which could meet with the displeasure of Professor Héger's wife. The blow was, however, severe and cruel, the wound deep and sore.

The crisis must have occurred after the publication of "Shirley", which is the most cheerful of her writings, whereas everything subsequent to it is tinged with gall and bitterness. Not having any new material, she had recourse to her first novel, "The Professor", and, taking herself and Professor Héger again as central figures of a story, she drafted a new version, which she evidently submitted, either directly or through some agency, to M. Eugène Sue. M. Sue, with whose works Charlotte Brontë was already acquainted, came to London as an exile in 1850. He was well known as a serial writer, and some of his serials were issued from "The Weekly Times" office in London. In September, 1850, the first number was published of a serial story called "Miss Mary", which was re-issued in a different form for French readers, and published in Paris in March, 1851. In this story the main incidents of Charlotte Brontë's life in Brussels are given with unmistakable truth, and in the French version an additional story is grafted on to the former, in which the early life of Charlotte Brontë is transferred almost completely from "Jane Eyre". It is not clear how this information came into M. Sue's hands, but it can hardly have come from any other source than Charlotte Brontë herself. In this story the balance of characters is shifted, and it is the Professor who declares his passionate love for the governess. If this serial or feuilleton came into the hands of Mme. Héger, it is quite intelligible that her anger should have been aroused and visited upon her husband, with the result that something took place which severed the friendship between Charlotte Brontë and Professor Héger for ever, producing the lasting estrangement and unbroken silence to which she alludes in a letter to Miss Nussey in March, 1852. The result was "Villette", first published in January, 1853, written during that period of mental agitation which followed the severance of her friendship with Professor Héger. Once more she had recourse to her memories of the pensionnat at Brussels, but whereas before she had been content with mere stories on her own principle that a work of fiction ought to be a work of creation, that the real should be sparingly introduced in pages dedicated to the ideal, in "Villette" her own personality intrudes itself to the disturbance of the artistic fabric of the story. Fact and fiction meet in a tangle. A warm heart like that of Charlotte Brontë can flame up into hate as quickly as into love, and it is clear that it was to the action of Mme. Héger that the fire and vehemence of "Villette" is due. It is the most powerful of her writings. Experience of the world, and personal association with clever and cultivated people, had quickened her faculty of observation and matured her literary skill. The book is marred by a bitter tone, which seemed to some of her friends almost coarse—a charge which caused the author some distress and annoyance. The effect at Brussels may be conjectured. Mme. Héger maintained a stony silence, and in later years Professor Héger himself was guarded in what he said about Miss Brontë. Their children were evidently brought up either in ignorance

of the true circumstances or impressed with the duty of ignoring them. With "Villette", therefore, the Héger episode may be said to close.

The physical strain of writing "Villette" left Charlotte Brontë exhausted in mind and body. Alone at Haworth with her nearly blind and always difficult old father, she dreaded the fate of a "stern, harsh, selfish woman". Her letters to Miss Nussey reveal the troubles of her heart. "My life is a pale blank and often a very weary burden." "The future sometimes appals me." "Not that I am a *single* woman and likely to remain a *single* woman, but because I am a *lonely* woman and likely to be *lonely*." Such are the wailings of her desolate heart. "Villette" had exhausted her literary energy, and she had no further store of material to draw upon. An offer of marriage from a deserving and respected friend, about to settle in India, was rejected as impossible. The loneliness became, however, unendurable, and she at last perceived that happiness and content might be found where true worth and strong will prevailed, and that for a woman, after all, the ideal was a home of her own, with the support of a husband who was worthy of respect, and for whom she might learn to feel a greater debt beyond. Like Florence Nightingale, she came to see and admit that "marrying a man of high and good purpose, and following out that purpose with him, is the happiest lot". She therefore put this into practice and consented to be the wife of the Rev. A. B. Nicholls, her father's curate, whom she married in June, 1854. A few days later she was able to write to Miss Nussey that she prayed to be enabled to repay as she ought the affectionate devotion of a truthful, honourable man.

Had Charlotte Brontë lived long enough to feel the joys of maternity and the quiet appreciation of domestic happiness, her capacity for loving must have brought happiness into her later years. This was not to be. Nine short months only were granted to her before her exhausted constitution proved unequal to the burden about to be laid upon it. It is touching to think that her last words were a prayer to God "not to separate us; we have been so happy". She rests with Branwell and Emily in Haworth Church, and hundreds of pilgrims come from far and wide to see her grave and the house from which came "Wuthering Heights", "Jane Eyre" and "Villette".

This sketch of Charlotte Brontë's life is based on a study of the ample published material now in existence, and is due to circumstances which have impelled the writer to inquire into a matter of some public interest. The writings of Mrs. Gaskell, Mr. Shorter, and others, with all their merits, have tended to cast a veil over the lives of Charlotte and Emily Brontë. The story seems simple enough, human—all too human, to borrow a phrase from Nietzsche—and it is just this human aspect which makes us love and respect Charlotte Brontë all the more. If her writings live when those of her contemporaries are dead and forgotten, or at all events unreadable at the present day, it is because she touched the human chord in life, which remains the same in every generation, beneath any trappings of conventional clothing. Few writers, however, succeed in reaching this note, except by a course of trial, even of suffering, for love is pain and happiness combined, of which sometimes one, sometimes the other, obtains the victory. Even so cautious a biographer as Sir Leslie Stephen is constrained to admit that it is probable that at Brussels she suffered from some unfortunate attachment, and that this referred to Professor Héger was suspected, if not actually known, even by Mrs. Gaskell, her first biographer. To deny the existence of this attachment is to take all the human interest from Charlotte Brontë's novels and to make them mere soulless compilations, relying on nothing but their literary merit, and on the barrenness of the soil on which they first made their appearance. Accepting love and renunciation as their guiding stars, the writings of Charlotte Brontë, including those attributed to her sister Emily, blend into a continuous and harmonious whole.

## WOMEN'S FEVER.

By H. FIELDING-HALL.

WHEN medicine was in its infancy, not so long ago, and all diagnosis was haphazard and empirical, every pain felt or discomfort suffered was attributed to some disease of the part affected. If there was gout in the big toe, then the big toe was the sinner; if there was headache, there were bad humours in the brain; if the tongue was dry, then it was the tongue's fault—probably it had been talking too much. And in consequence of this faulty diagnosis remedies were applied to combat the symptoms only; they were locally applied and they were, of course, at best only temporarily successful. Nowadays, in this matter of our private bodies, we have grown a little wiser. It is recognised that local pain or inability usually arises from some derangement of the whole system and that when the central activities are again normal the local trouble ceases.

But as regards our body politic that is not so. We have learnt nothing, or if we have learnt we have forgotten. History does not exist for us, and past experience is ignored. Our social troubles now are attributed to some disease in the locality affected, a partial diagnosis is declared, and all sorts of remedies are suggested.

Of none among the many distressing symptoms that affect us at present is this more true than of what may be called the Revolt of Women.

This revolt is assumed by both its advocates and its enemies to be an entirely new phenomenon. Women, it is asserted by their partisans, are not only, as always, superior to men in a quality most necessary to the world, but that superiority has no compensation in any inferiority in other qualities. Women are never inferior to men, and that they have not shown their ability is due to men having kept them in subjection all these thousands of years. Now they claim their liberty and an equal, if not preponderating, voice in all matters of government. The whole relations of the sexes, not only to each other, but to all branches of society, are to be revolutionised once and for all.

We are said to be entering on a new era.

Yet to the student of history the one thing certain about this feminist movement is that it is not new. It is as old as humanity and throughout history it continually reappears, always as a symptom of something else.

In a healthy and normal state of society there is no feminist question. The relation of the sexes is determined by the very nature of each, and when the State is fairly normal to the existing facts the sexes adjust themselves to each other naturally. Laws and conventions are few because not required, and such as exist are allowed many exceptions. There is a natural adjustment which suits all.

As the young Duchesse de Bourgogne said, "Where women reign and men govern all goes well"; but when women try to govern it is a sign of something very wrong, not only with the women, but with the men who allow them and the institutions that accept it.

When the institutions of a State and a society become worn out, become inelastic and too rigid, when society is approaching a dissolution and a rebirth, its disease is always manifested by a **Revolt of Women**. It is an invariable symptom of decay, not merely in the relations of the sexes, but in all parts of the State, and it is a fatal symptom. When it has become acute the State is near its end. Such is the teaching of history. Here are some instances from many.

As far back as 800 B.C. in China the break-up of the old civilisation was heralded by an intrusion of women into public affairs, supported by some, vehemently denounced by others. In Athens the dominance of women became more and more marked as the end approached. The severe legislation against the Hetairai is a strong mark of it, equivalent to some of our modern legislation, and in two plays of Aristophanes allusion is made to the desire of women to control public affairs. In the *Lysistrata* it is even supposed that they do attain this dominance.



Athens was in fact, under all her magnificence, moribund, and her continued grasping after Empire and her refusal to make peace when she might were but other symptoms of the same disease at home. Then came inevitably Ægospotomi and the end.

The appearance of women as political forces foreshadowed the fall of the old Roman institutions and the inauguration of the Empire, and throughout that turbulent Empire they were continually apparent.

Before the French Revolution women had attained great power. It was Madame de Maintenon who revoked the Edict of Nantes, and it was Marie Antoinette that the people hated far more than the king. In the French Revolution women took a great part. There were women's political clubs, and women for a time sat in the Convention. The same cries that we hear now were heard then, and a new era was to be inaugurated.

Again, much the same cries were heard in Germany in the Thirty Years' War, when polygamy was legalised, and in 1848; in France again in 1870, and in Russia recently. They are, in fact, simply symptoms of a very grave distress.

And what has come of all these innumerable revolts of women? Nothing has come of them. What could come of them? The relations of the sexes, and their duties, their powers and their abilities, are inherent in nature and are unalterable. No feminist movement can alter them, and no unreason can permanently affect them.

Neither can reason restore the normal state of things. Fever is an unreason of the system, but you cannot cure it by telling the patient she is unreasonable to be so hot, and that the ideas that possess her are but delirium. You cannot prove it to her, and if you could it would not help her. All you can do is to prevent her hurting herself and us too much, till, the crisis passed, health returns to her and the visions disappear.

#### "A MIDSUMMER NIGHT'S DREAM."\*

By GRANVILLE BARKER.

"SEPTEMBER 29th, 1662, . . . and then to the King's Theatre, where we saw 'Midsummer Night's Dream', which I had never seen before, nor shall ever again, for it is the most insipid, ridiculous play that ever I saw in my life. I saw I confess some good dancing and some handsome women, which was all my pleasure." How many of us nowadays would dare confide that even to a cipher diary? But Pepys, as usual, is in the fashion. Shakespeare was out-moded, and the theatre manager was already bolstering up his mere poetry with sensuality and display. We have, of course, reformed all that. Still, if I must choose between this cheerful Philistine and the pious, awe-struck commentator, who tells me that "The germs of a whole philosophy of life are latent in the wayward love scenes of 'A Midsummer Night's Dream', I turn rather to Pepys. He has done less to keep Shakespeare from his own. If you go to a theatre to scoff you may remain to enjoy yourself; if you go to pray (once in a while) you likelier leave to patronise.

Why waste time in proving that "A Midsummer Night's Dream" is a bad play, or proving otherwise, since to its deepest damnation one must add: Written by a man of a genius for the theatre, playwright in spite of himself? Does not vitality defeat doctrine? The opening of the play may be bad. The opening speech surely is even very bad dramatic verse. There is nothing much in the character of Theseus; there's nothing at all in Hippolyta. The substance of the opening scene is out of keeping both with its own method and with the scope of the play. But before the end of it, earlier than

usual even in his later days, Shakespeare has begun to get into his stride. If he couldn't yet develop character he could write poetry and—

. . . . . O happy fair!

Your eyes are lode-stars; and your tongue sweet air  
More tuneable than lark to shepherd's ear,  
When wheat is green, when hawthorn buds appear.

At the sound of that we cease to demand from Helena—for the moment at least—any more material qualities. How he could and seemingly couldn't help but flower into verse! It was still a question, I suppose, whether he remained a poet or became a dramatist. He was in every sense nearer to "Venus and Adonis" than "Macbeth". If he hadn't been a man of the people, if he hadn't had his living to earn, if he hadn't had more fun in him than the writing of lyric poetry will satisfy! If it was he made the English theatre, did not the theatre make him what he is—what he might be to us?

Next come the clowns. It is necessary, I am ashamed to say, to remark that Clown does not, first of all, mean a person who tries to be funny. A clown is a countryman. Now, your Cockney audience finds a countryman comic, and your Cockney writer to this day often makes him outrageously so. Shakespeare presumably knew something about countrymen, and he made the simple discovery and put it into practice for the first time in this play that, set down lovingly, your clown is better fun by far than mocked at; if indeed apart from an actor's grimaces he had then been funny at all. Later on Shakespeare did this, as he did most other things, better, but he never did it so simply. If Shallow and Silence are finer, they are different; moreover, though countrymen they are not clowns. If Dogberry is as good, he hasn't, for me, quite the charm. There are little sketches in the last plays; that delightful person, for instance, at the end of "Antony and Cleopatra" with his, "I wish you joy of the worm". But from the moment Bottom, gloweringly mistrustful of poor Snug, asks, "Let me play the lion, too", from that moment they have my heart, all five, for ever. It is a little puzzling to discover just how bad their play is meant to be. Did Quince write it? If he is guilty of "Now am I dead", then, is not the prologue a plagiarism? But a good deal of more respectable playwriting than this was plagiarism, as who knew better than Shakespeare? I suspect he was of two minds himself on the point, if of any at all.

Then come the fairies. Can even genius succeed in putting fairies on the stage? The pious commentators say not. This play and the sublimer parts of "King Lear" are freely quoted as impossible in the theatre. But, then, by some trick of reasoning they blame the theatre for it. I cannot follow that. If a play written for the stage cannot be put on the stage the playwright, it seems to me, has failed, be he who he may. Has Shakespeare failed or need the producer only pray for a little genius, too? The fairies are the producer's test. Let me confess that, though mainly love of the play, yet partly, too, a hope of passing that test has inspired the present production. Foolhardy one feels facing it. But if a method of staging can compass the difficulties of "A Midsummer Night's Dream", surely its cause is won.

Lacking genius one considers first how not to do a thing. Not to try and realise these small folk who war with rere-mice for their leathern wings, that goes without saying. In this play I can visualise neither a beginning nor an end to realism of either scenery or action. Nor yet to use children. To my mind neither children nor animals fit with the theatre. Perfect in their natural beauty, they put our artifice to shame. In this case one is tempted, one yields a little, over Cobweb and Co. It's possible, even probable, that children served Shakespeare. But I expect that the little eyasses of that time were as smartly trained in speaking verse as is a crack cathedral choir now in the singing of anthems. That there might be a special beauty, an impersonal clarity, in a boy's Oberon or

\* This is Mr. Granville Barker's Preface to his acting edition of the play, to be published by Mr. Heinemann. It is published here by an arrangement with Mr. Granville Barker to which Mr. Heinemann has kindly consented.



Titania I can well believe. To take a nearly parallel case, who would not choose to hear treble rather than soprano through Bach's "Matthew Passion"? This is an interesting point, and it opens up the whole question of the loss and gain to pure poetry on the stage by the coming of women players. But where are our children with the training in fine speech and movement? Stop beneath the windows of an elementary school and listen. Or worse, listen to the chatter of a smart society gathering; in the school playground at least there is lung power. It will take some generations of awakening to the value of song and dance, tune and rhythm, to re-establish a standard of beauty in the English language.

The theatre might help if it were allowed. Though, first of all, heaven knows, it needs to help itself. One may say that the tradition of verse-speaking on the English stage is almost dead. So much the better. Our latest inheritance of it, at the least, was unsound, dating not from Shakespearean times, the great age of verse, but from the "heroic" days of Rowe and Otway; later from the translators of "the immortal Kotzebue" and the portentous Sheridan Knowles. Comic verse found its grave (at times a charmingly bedizened grave) in the rhymed burlesques of Planché and Byron. But Shakespeare was a classic and must be spoken "classically", and what you couldn't speak classically you had better cut. Look at the Shakespeare prompt books of even the last few years and see how mercilessly rhymed couplets were got rid of, blots upon the dignity of the play. From this sort of thing William Poel has been our saviour, and we owe him thanks. In the teeth of ridicule he insisted that for an actor to make himself like unto a human megaphone was to miss, for one thing, the whole merit of Elizabethan verse with its consonantal swiftness, its gradations sudden or slow into vowelised liquidity, its comic rushes and stops, with, above all, the peculiar beauty of its rhymes. We have had, of course, individual actors or speakers of taste and genius (one instance Forbes-Robertson), and there might be now and then a company inspired by such scholarly ideals as Benson could give, but Poel preached a gospel.

What else was Shakespeare's chief delight in this play but the screeds of word-music to be spoken by Oberon, Titania, and Puck? At every possible and impossible moment he is at it. For Puck's description of himself there may be need, but what excuse can we make for Titania's thirty-five lines about the dreadful weather except their sheer beauty? But what better excuse? Oberon is constantly guilty. So recklessly happy in writing such verse does Shakespeare grow that even the quarrel of the four lovers is stayed by a charming speech of Helena's thirty-seven lines long. It is true that at the end of it Hermia, her author allowing her to recollect the quarrel, says she is amazed at these passionate words, but that the passage beginning "We, Hermia, like two artificial gods" is meant by Shakespeare to be spoken otherwise than with a meticulous regard to its every beauty is hard to believe. And its every beauty will scarcely shine through throbbing passion. No, his heart was in these passages of verse, and so the heart of the play is in them. And the secret of the play—the refutation of all doctrinaire criticism of it—lies in the fact that though they may offend against every letter of dramatic law they fulfil the inmost spirit of it, inasmuch as they are dramatic in themselves. They are instinct with that excitement, that spontaneity, that sense of emotional overflow which is drama. They are as carefully constructed for effective speaking as a messenger's speech in a Greek drama. One passage in particular, Puck's "My mistress with a monster is in love", is both in idea and form, in its tension, climax, and rounding off, a true messenger's speech. Shakespeare, I say, was from the first a playwright in spite of himself. Even when he seems to sacrifice drama to poem he—instinctively or not—manages to make the poem itself more dramatic than the drama he sacrifices. And once he has found himself as a playwright very small mercy has he on verse for its own

sake. He seems to write it as the fancy takes him, badly or well, broken or whole. Is there a single rule he will not break, lest his drama should for a moment suffer? Is there a supreme passage in the later plays but is supreme more in its dramatic emotion than its sheer poetry? Take for an extreme instance the line in "King Lear", "Never, never, never, never, never". Can you defend it as poetry, any more than you can defend "Oh, Sophonisba, Sophonisba, oh!"? As a moment of drama what could be more poignantly beautiful? Whence comes the tradition that a blank verse play is, merely by virtue of its verse, the top notch of dramatic achievement? Shakespeare's best work, seen alive in the theatre, gives, I maintain, no colour to it. Verse was his first love, his natural medium—the finest medium for the theatre in general of his day, I'll admit. But how far he was, in principle and practice, from those worthy disciples who have for these centuries and do indeed still attempt to drag us wearily up their strictly decasyllabic pathway to Parnassus, only a placing of their work and his side by side in the living theatre will show. It has all come, I suppose, from learned people elevating him to the study from the stage. Despise the theatre; it revenges itself. I digress.

The fairies cannot sound too beautiful. How should they look? One does one's best. But I realise that when there is perhaps no really right thing to do one is always tempted to do too much. One yields to the natural fun, of course, of making a thing look pretty in itself. They must be not too startling. But one wishes people weren't so easily startled. I won't have them dowdy. They mustn't warp your imagination—stepping too boldly between Shakespeare's spirit and yours. It is a difficult problem; we (Norman Wilkinson and I—he to do and I to carp) have done our best. One point is worth making. Oberon and Titania are romantic creations: sprung from Huron of Bordeaux, etc., say the commentators; come from the farthest steppe of India, says Shakespeare. But Puck is English folklore.

How should the fairies dance? Here I give up my part of apologist to Cecil Sharp. I only know they should have no truck with a strange technique brought from Italy in the eighteenth century. If there is an English way of dancing—and Sharp says there is—should not that be their way?

And what tunes should they sing to? English tunes. And on this point Sharp has much to say—more sometimes than I can quite follow him in. I have no doubt there is a lyric missing at the end of the play, and to set a tune to the rhythm of Oberon's spoken words seems absurd. If this most appropriate one we borrow from "Two Noble Kinsmen" is not Shakespeare's (Swinburne thought it was), I'm sorry. I'm sorry, anyway, if it's vandalism, but something has to be done.

Finally, I divide the play into three parts. I don't defend the division; it only happens to be a convenient one. I can't defend any division, and some day I really must ask a modern audience to sit through two hours and a half of Shakespeare without a break; the play would gain greatly. This is less absurd, that is all, than the Jonsonian five act division of the Folio, for which, of course, there is no authority.

#### THE ENEMY.

By GEORGE A. B. DEWAR.

NONE of his friends seemed really able to account satisfactorily for John Chance's comparative failure in life. He was a hard enough worker, or at least a constant worker, going doggedly on with things long after all the fastidious part of him had tired of them. He had a great deal more than his share of brain, and he had made his own way, so far as he had gone, in the world—nobody else, by conveniently dying or conveniently living, helping to make it for him ("The Chances"—SATURDAY REVIEW, June 11, 1910). He did not drink or play cards, and was not

entangled with women or racehorses; whilst he had beyond doubt—though the passion of it fluctuated within him—ambition.

Some said it was diffidence that had kept him back; and perhaps there was something in this, for a certain cynical disbelief in his own work, a disposition to treat it lightly whenever it was treated highly by another, marked the man. John Chance, however, had a secret weakness suspected by very few people or by no one, but perfectly well known to himself. He was a born procrastinator. He had put off, endlessly put off, the things which he felt he ought to do, and by doing would succeed decisively in life: nearly all the more difficult things and the longer things, the things which needed the closer application.

There were times when whole schemes spread out before him, times as if of inspiration, when he clearly saw his way to take in hand the longer and more difficult things and to carry them triumphantly out; but through a defect deep in him, which he quite well recognised but was not strong enough to cope with, he could not transmute these visions into reality. He seemed constrained to let them die away unrealised; and, instead, to work hard, and continuously too in many instances, at numbers of lesser things which he could take in his ordinary, everyday stride. He would realise bits, odds and ends, of his visions, but never the more ambitious whole.

This habit grew upon him, as every habit is bound to grow upon every man, that being one of the master laws of all life—habits of industry and sloth, thrift and spendthrift, truth and lie, drunkenness and temperance, dreaming and doing. And the long tap root of it grew tougher and stronger, and out of its stem shot forth many lesser branches, too, and twigs.

Thus John Chance, as time went on, tended to put off doing not only the longer, harder things that he ought to have done; often he put off doing the quite lesser things he could have done quite easily in an hour or so, but did not choose to do till he felt in the exact mood to sit down and do them straight away without an effort, and to perfection; for the fastidious part of the man had been drawn into the habit, and now often he would not do even the little thing he designed to do unless he could do it without an effort and to perfection.

John Chance had a bitter opponent—how greatly his inferior in every way but that of procrastination! This man had far lesser visions, but he realised them infallibly. He succeeded and flourished, for, working in the same medium as Chance, he made himself and his family quite secure, and every work he published had the rapturous and always growing approval of his habit-ridden public. Chance and a few others who had the gift to know, and the habit of thinking, saw in this man a charlatan; but the charlatan-worshipping habit was too strong in that section of the public which ran after Chance's enemy; and the enemy grew and grew, the small and spasmodic efforts of Chance and others to break his spell on the public being quite ineffective.

But the charlatan began to grow so fat and comfortable on charlatanry that he tended to grow a little lazy, till ultimately he brought out a work in which he had taken scarcely any pains to hide his own shallowness and ignorance. When John Chance found this out, he raised a cry of triumph.

"At last", he said, "I have the villain!"

One more of the old grand visions came to John Chance, frustrate genius. It began, as many of his visions had begun, whilst he sat in his dressing-gown after breakfast before the gas fire in his bedroom—favourite conditions for frustrate geniuses—but, when he dressed and strode joyously out into the streets, the whole scheme spread out before him.

At least it had been reserved to him to smash a great impostor! John Chance in a glow felt his mission to be half divine: is not the Lord God of Hosts a God of war and destruction, consuming the wicked as a fine chaff?

So John Chance flung himself into the great work

with a rare zest and devotion; the habit of hate had grown and grown in him till it was almost himself. He got an order to write a long and thorough criticism of the clever charlatan's flashy and tremendously popular semi-philosophical book in a new monthly, "The Sword". He took the pot-boiler, chapter by chapter, page by page, line by line, and slashed it to shreds; and when he had ended his paper John Chance read it through and felt the best work of his life lay there. What a superb piece of destructive, creative criticism, subtle, analytic, remorseless, just; and, besides, crystal clear for the understanding even of a charlatan-ridden public, and absolutely convincing.

The thing was done, but there was no immediate haste to send it in. It would have just as good an effect in the February issue of "The Sword" as in the January issue. So John Chance still dwelt and dallied over his brilliant paper, admiring it, hugging it with joy, and touching it up till it grew to be word-perfect. And now at length it was complete in every detail, and, after a last affectionate glance through the fair copy, he slipped it into the envelope. It would be the first paper in the March issue of "The Sword", and the charlatan must go down for ever before its terrible, just criticism.

So once again Lonely John Chance sat in his dressing gown before the fire after breakfast, took up the morning paper and glanced casually through the news. He skimmed idly through the events of the day, till he saw something that brought him to a startled attention, and shook him through and through. He dropped his head till it rested on his wrists that lay upon the table and over the envelope which held the treasure.

Something came from him more like a sob than anything he had known for thirty years. "O Mine Enemy . . . Mine Enemy . . . Thou hast escaped me!" For what he had seen was the notice of the sudden death of his successful rival.

## CORRESPONDENCE.

### CHRISTCHURCH PRIORY.

To the Editor of the SATURDAY REVIEW.

SIR,—By opening your columns to letters about the Lady Chapel at Christchurch you are doing a public service. Those who know the place must remember vividly its exceptional beauty. Mr. Druitt has explained the Vicar's proposals in your last issue, and has told us that decision on them is postponed till October. This time ought to be used to get the subject well ventilated.

The chapel needs no repairs worth mentioning. What is proposed is restoration, and restoration means perdition. To those who have eyes for the beauty of mediæval buildings, and have seen such buildings restored, the case against restoration is self-evident. But there are many who have not used their eyes nor realised that a building may be a work of art and subject to the same conditions as all art. The essential factor in art is the inspiration, the revelation (call it what you will) within the man, insisting on outward expression. The artist has known the truth, and the truth has made him free; his movements are guided from within outwards; he works with spirit and with delight, and his spirit and his delight are reflected for ever in his work. A copy is not a work of art, and least of all so when it is a copy of something remote, into the spirit of which the worker has no sympathetic insight. It is a dull exercise done under the constraint of outward rule and dead convention, and in the result reflects the worker's slavish condition and is as inspiring as cold mutton fat. The difference between artist and copyist is as the difference between one dancing with rhythmic instinct and one who contorts constrained limbs into what he has been told are the correct positions of an unknown tango. The error of restorers lies in supposing that they can improve the beauty of a Greek statue or a mediæval church by adding to it or even substituting for it the output of the copyist. Cultured opinion condemns them, and cultured opinion is right.



But we must not forget the religious purpose of the building. Lifeless "art-work" might serve for a shrine of Mumbojumbo, but has no affinity with Christianity, which is nothing if not living, and is a force like that of the artist working from within and transfiguring all without. It is indeed the whole, of which the mediæval artist's inspiration was the part, and the stones he has touched need no inscription to state for whose glory he worked. "Improvements" cannot make this building more sympathetic to its purpose. Surely it is well for the Church to leave unsmothered and untainted the sweet atmosphere of old simple faith and inspired devotion in a chapel which has grown mellow and resonant to the worship of generations, like an old violin touched by many a master's hand.

Of the monstrous proposal to restore the reredos I could say much, but will only allude to the fact that in the resolutions to apply for a faculty this work was called "repair". "Repair" would be work to make and keep it structurally sound. No works are possible which could improve the reredos in this respect. What is possible (and heaven forbid it) is to cut out parts—shaking the fabric in the process—and fill in gaps with the depressing product of the copyist, or they may even transmogrify the whole reredos by filling it with modern statuary. This is what is perfectly well known as "restoration". But the man who drafted these resolutions said "repair". He is my best witness. His disingenuous use of the wrong word shows that, even while he proposes restoration, he dare not and cannot defend it.

The long and short of it is that the Vicar and Churchwardens have accepted a sum so large that it cannot possibly be spent to the advantage of the building. They are shutting their eyes to this fact, and if they are not checked will sacrifice the true interests of the building, for which they are responsible to the nation and to posterity.

I am, Sir,

Your obedient servant,

FERRERS,

Hon. Secretary, The Society for the  
Protection of Ancient Buildings.

### CHRISTCHURCH LADY CHAPEL.—III.

To the Editor of the SATURDAY REVIEW.

Christchurch,

18 January 1914.

SIR,—Having mentioned in my last letter the dreadful project of renovating the beautiful reredos, with the avowed intention of imitating the treatment, in the early days of "restoration", of the choir screen, which Mr. Peers describes as "so 'restored' as to be almost entirely new as regards its details", it remains to deal with the second part of the third item in the Trustees' proposals:—"To reinstate the altar slab and the stone of the altar platform in their original position". Mr. Carøe writes:—"It is generally stated that Prior John Draper, finding the altar of the Lady Chapel broken down, reinstated it and celebrated mass there to the end of his life. It should be noted that the rebuilding of the Mensa in its present form is not his work, so it must have been broken down again after his death, probably at the Commonwealth." I do not believe that there is the slightest foundation for this statement. Indeed, I believe that the story has been invented in the last few years. If any such tradition had existed I should have heard of it long ago. Let Mr. Carøe give his authority. I know of none. Bishop Draper was Prior from 1521 to the Dissolution in 1539. He died in 1552. Is it likely that this "very honest, conformable person", who received considerable reward for his conformability, including the fourth of the twelve Prebends of the Cathedral Body of Winchester, founded by Henry VIII. in 1541, would have been celebrating Mass in the Lady Chapel to the end of his life? The very fine marble altar slab is mounted on brickwork; its edges have all the appearance of its having at one time either been laid on or formed part of the pavement; and the only tradition which I have ever heard concerning its present position is that it was so placed to form a table for the

Sunday school. I think it will be difficult for Mr. Carøe to prove its use as a Holy Table since the Dissolution, until the present Vicar, who came to Christchurch in 1910, used it, to the neglect of the chancel Holy Table, without any faculty from the Bishop for so doing.

Mr. Carøe writes that "the rectifying of the levels of the altar and altar platform is of first importance, if it is to be used for its proper purpose". The Trustees also write of rescuing the Lady Chapel "from its present condition, dismantled, bare, and cold", and of raising it "to something like its pristine splendour, fit for the object for which alone it was erected". The rectifying of the levels is more easily said than done. The object for which alone the Lady Chapel was erected was for the honour of the Virgin and for services no longer permitted in the Church of England as by law established.

Moreover, the unlicensed present use of the Mensa in the Lady Chapel for Holy Communion constitutes the use of a third Communion Table in the Parish Church. A new Communion Table in the nave, which the Vicar persists in calling "the People's Altar" was consecrated by the Bishop of Winchester as recently as 29 November 1912. The Chancellor of the Diocese in giving judgment in the Faculty case (13 October 1911) said:—"A second Communion Table ought not, in my opinion, to be allowed as a matter of course, but sufficient proof should in all cases be given that such table is necessary or at least required for adequate reasons". The chief reason urged for this second Communion Table was that the chancel was too small to accommodate all communicants on every occasion, and therefore that it was very desirable to have a table placed in the larger area of the nave. The Lady Chapel is smaller than the chancel. Is it, therefore, now argued that both the nave and chancel are too large for the congregation and that a third Holy Table is required in a smaller area—the Lady Chapel? There is, also, of course, the objection that a multiplicity of Holy Tables destroys the unity of parochial worship. Christchurch is a parish church, and is not likely to be anything else. The fact is, as Mr. Thackeray Turner wrote in "The Spectator" of 30 August last, "The Lady Chapel cannot be needed for Divine Worship, as the nave, transepts, and choir provide ample space for the congregation". Is, therefore, the beauty of the Lady Chapel to be sacrificed, not to satisfy the spiritual needs of the many, but to gratify the effeminate fancies of the few?

We now come to the first and second proposals—to insert stained glass windows in the Lady Chapel according to designs prepared by Mr. Christopher Whall, and to remove the glass now in the windows and also the brick filling in the half windows on the north and south sides of the chapel. A great deal could be written on this subject; but there will only be space here for a few points. The removal of the present east window is recommended on the score that it "is not worthy of its position or object, having been erected at a time when Art, in the matter of windows, was at a low ebb". So they write who wish to-day to refurbish the reredos! The east window by O'Connor was erected in the seventies. It contains much careful and delicate work. It seems to me a far finer work than that which the Trustees have placed without faculty in the south chancel aisle, which shows four Roman soldiers of depressing uniformity.

I have no space here to criticise Mr. Whall's designs other than by saying that they seem to me to show a mild pre-Raphaelite influence and to contain much detail to which exception may justly be taken. I have heard the colouring described as "delicate sweet-pea tints". The point is that there is already more than enough modern stained glass in the church. The north and south windows of the Lady Chapel are filled with good clear glass and give a beautiful light. Why not keep them so, and preserve the best light for the building?

Concerning the half windows filled with brickwork, it must be stated that the other halves are filled with stonework, due to the overlapping of the ends of the chancel aisles, which carry the staircases to St. Michael's Loft, which surely cannot, as Mr. Carøe seems to think, be taken as part of the Lady Chapel within the meaning of the Charity Commission's ruling. These half windows, if opened out, can only



have a lopsided effect. The reasonable thing, therefore, is to leave them as they are now treated, as precedent for which we have the practice of the original builders, namely, as Perpendicular wall panelling in window tracery form. The same treatment is seen on the west wall of the Lady Chapel, which backs the splendid fourteenth century reredos of the chancel.

The Trustees, in their report, state that "the original windows were probably destroyed in Edwardian times, and the open spaces were stopped up with brickwork". If so, the brickwork is of the sixteenth century, and has age to recommend it. Nevertheless in his letter to the "Church Times", 29 November 1913, the Vicar dates the brickwork in the half windows as "about 1800". He cannot have it in meal and have it in malt.

A most misleading notice for the benefit of visitors is at the present time affixed to a board in the Lady Chapel below a print from "Grose's Antiquities", showing a view of the church from the north-east. This notice runs:—"Engraving of the Priory in 1776 showing windows of the Lady Chapel blocked up with bricks and plaster. These were opened in 1814, and the present plain glass windows were put in then, not in Queen Elizabeth's time". The engraving in question proves nothing of the sort. But the care with which the Trustees rush into print may be shown by their sentence:—"The two large windows on the north and south sides are clearly shown in that print as bricked up. They were reopened and glazed in 1814." The absurdity is patent of stating that a view from the north-east clearly shows the south window bricked up! But at the Vestry Meeting on 19 December I produced Walker's well-known engraving from a drawing by T. Girtin (a far finer and more trustworthy piece of work than Hooper's print), which shows the east and north windows glazed, and is dated 1 September 1800. The Churchwardens assert that they have a bill for reglazing the north and south windows in 1814, "as appears by the records", writes Mr. Caröe. But they did not produce the bill at the Vestry, the items of which will require careful examination before Walker's engraving can be proved inaccurate.

Much more can be written in criticism of the reports both of the Trustees and of Mr. Caröe; but I hope these three letters will be sufficient to prove to your readers the great danger which is threatening a splendid national monument in an attempt most wrongfully to modernise it—all because an old gentleman left £8,000 for the purpose. But, as someone remarked, if a man left £10,000 to paint the church red, is that any reason why his wishes should be carried out? The Lady Chapel is in good repair and cannot reasonably be said to be required for Divine Worship; but, if it were, is that any reason for interfering with the fabric, which, by the way, is not in any sense the freehold of the Vicar, but is held by Royal Letters Patent (dated 23 October 1540, confirmed in 1612, and subsequently acted upon) by a corporation consisting of the Churchwardens and inhabitants, with the one condition of its use as a parish church, which condition has always been fulfilled. But the Vestry Meeting on 19 December was the first time that the Shute Trustees had condescended to consult the inhabitants—the owners of the building. Surely it is high time that our old churches were afforded by Parliament adequate protection.

I am, Sir,

Your obedient servant,

HERBERT DRUITT.

#### THE HOME RULE BILL AND THE PARLIAMENT ACT.

To the Editor of the SATURDAY REVIEW.

SIR,—I think the Opposition ought to insist on their right to move hostile amendments to the Home Rule Bill in Committee, and move a number of them, if not ruled out of order. I find nothing in the Parliament Act to prevent such amendments from being proposed and carried, nor would the carrying of such an amendment involve the defeat or rejection of the Bill. It would merely postpone the date when it could become law by overruling the veto of the Peers; and as the Parliament Act applies to every Bill which passes the House of Commons and fails to pass the House of Lords we can

hardly suppose that the intention of the framers of the Act was that every such Bill should become law (by overruling the Peers' veto) at the earliest possible date. What the Act did was to make a special provision under which the promoters of such a Bill could practically propose an amendment in the Commons which would not postpone the passage of the Bill into law in case it again failed to pass the House of Lords. The promoters would naturally prefer this new form of amendment to the old one because they did not desire postponement; but as the opponents of the Bill would probably wish to postpone it as long as possible they would prefer to move their amendments in the old form if the choice were open to them. In substance the new form is a conditional amendment. The Commons pass an amendment conditionally on the Peers accepting it, but it is not to form part of the Bill until this condition has been complied with. But the Opposition, as already remarked, would prefer an unconditional or substantive amendment, and there is nothing that I can see to prevent them from moving it, when it would become part of the Bill if carried in the House of Commons. The form of suggesting the amendment to the House of Lords seems also objectionable on another ground as regards hostile amendments. It seems to imply a desire that the House of Lords should pass the second reading, as otherwise there would be no opportunity of making amendments in the Upper House. But might not the House of Lords, if it thought fit, go into Committee before the second reading, or even dispense with the second reading altogether? Another way of removing this difficulty, however, would be that the suggestion made by the Lower House to the Upper should be in the form that in the event of the Bill reaching the Committee stage in the House of Lords the following amendments should be inserted. In this form there would be no implied request that the Peers should pass the second reading of the Bill.

Let me illustrate the difference between the two kinds of amendment by a possible (I do not say a probable) case. Suppose that in the coming session the Opposition is strong enough to carry against the Government an amendment for the exclusion of Ulster in the House of Commons. If this were carried as a substantive amendment it would form part of the Bill sent up to the Lords, which would no longer be the same Bill as that passed in one House and rejected in the other in 1912 and 1913. If rejected, therefore, by the Lords in 1914 it would have to be passed by the Commons in the two following sessions before it could become law against the Lords' veto; and when it became law it would contain the exclusion clause. But suppose the amendment were passed by the Commons as a conditional one—as a suggestion—the Bill sent up to the Peers would not contain the exclusion clause, and if rejected by the Upper House it would become law under the Parliament Act without containing the exclusion clause which had been carried as a hostile amendment in the House of Commons. Can it be supposed that the framers of the Parliament Act intended that the result of an important debate and division in the House of Commons should be set aside in this summary manner, although the Lower House had not altered its opinions? And the result of this interpretation of the Act might be a civil war.

Truly yours,

A BARRISTER.

P.S.—I think the true meaning of the Parliament Act is that the Bill which is to become law under its provisions must on three several occasions be passed by the House of Commons in the ordinary way; and that, though the House of Commons has the power of simplifying the present process when it thinks proper, a simplification introduced for the purpose of rendering it more easy to override the Lords' veto will not satisfy the requirements of the Act. The House of Commons could dispense with the second reading of a Bill and declare it passed notwithstanding, but passing a Bill in this way will not bring it within the terms of the Act which dates the final passage into law by the time which has elapsed since the second reading. Would not the suppression of the Committee stage be equally inadmissible? The point might be argued before the Speaker, whose certificate is to decide the question.

## THE CRIES OF LABOUR.

To the Editor of the SATURDAY REVIEW.

15 January 1914.

SIR,—The Associated Headmasters must have felt the tables turned upon them last week when they (by implication) got such a scolding from the Rev. W. Temple. For are not they doing their part towards educating those "well-to-do classes" whom the Head of Repton castigates? Let the said "well-to-do" take warning! Organised labour has got its eye upon them—is weary of their "supercilious arrogance", their "self-complacent ignorance"—finds that these things indeed "constitute a national peril of the first magnitude". But of what use to expect anything else from Englishmen—"well-to-do" Englishmen, of course—whom Mr. Temple, in the right Chancellor vein, finds to be "morally stupid" and "indifferent to truth" above all other nations! Only, let this despiser of the English (who is also a trainer of their sons) survey for a moment the South African scene. There it is organised labour that becomes a national peril—a peril that is being faced by brave men, who, it is more than possible, have the iniquity to be "well-to-do"! Cannot Mr. Temple snatch a moment from his contemplation of the majesty of organised labour to ask himself quite candidly—for he, of course, is not indifferent to truth—what he thinks of certain foibles to which it has hitherto been prone, such as "peaceful" picketing, intimidation, and the use of those endearing terms, "scab" and "blackleg"? Strange to say, they don't tolerate these things in South Africa. How narrow-minded of them!

Faithfully yours,

LUCIAN THE LESS.

## "DEVASTATION" AND FACT.

To the Editor of the SATURDAY REVIEW.

SIR,—Mr. Bruce contends that our quarrel is not with him but with the authorities whom he quotes. On the contrary, our quarrel is entirely with him. My only object in referring to his letter to "The Times" was to protest against its tone. I wrote of it as exhibiting "a spirit of more than Corsican vindictiveness"; and when I now look back at it and come upon such phrases as "the out-spokenness and fearless determination of crofters' descendants who have returned to deal with their ancestors' persecutors", I feel that my criticism was fully justified. Mr. Bruce must have forgotten that he had penned these words when he wrote to you denying that his organisation had been formed to exact vengeance. I gave his words this obvious meaning, and referred to them in the hope of helping to prevent the wrong that Mr. Bruce was contemplating. Mr. Bruce would justify himself by reference to another wrong alleged to have been committed a century ago. I must reply that there cannot be any possible justification for this attitude of mind.

I pass to the question, subordinate as far as my controversy with Mr. Bruce is concerned, of the first Duke of Sutherland's conduct. Mr. Bruce cites authorities to show that this conduct was offensive to Scottish sentiment. This I never disputed. The argument of my article was that under pressure of economic necessity the Duke put sentiment aside, and I went on to maintain that in these days, when the aristocratic temper is condemned, the responsibility for similar conduct is not entrusted to distinguished individuals, but to anonymous bureaucrats. The old complaint of tyranny is raised every time a slum area is cleared.

Mr. Bruce holds that no economic necessity pressed upon the Duke, and disputes Mr. Chaplin's demonstration of it. In support of his view he cites a string of names. But in the critical estimate of evidence numbers are not decisive—happily; for sentimentalists are ever numerous. I have before me now an account of the Sutherland removals written by Mr. James Loch, who, under the Duke, was mainly responsible for them. It is a book whose value is, I think, easy of assessment. The author has been provoked by contemporary criticism and turns aside too frequently to retort on his critics. But apart from this fault, the book strikes me as a sincere and cogent piece of work based on

first-hand knowledge and therefore of great weight. Yet, unless I am much mistaken, it was this book that Mr. Bruce dismissed in his "Times" letter as having been written to order by the Duke's servants. I trust I may be excused from arguing further with one whose fanaticism has so completely destroyed his judgment.

I am, Sir,

Yours faithfully,

THE WRITER OF THE ARTICLE.

To the Editor of the SATURDAY REVIEW.

SIR,—In answering the letter in your issue of last week, referring to evictions in the Highlands, perhaps you would like to know that Sir Walter Scott bears testimony to the generosity of the Marquis of Stafford, although he regrets the depopulation of the Highlands in other cases, "Tales of a Grandfather", last two pages of last chapter. See also note quoted there (from Vol. XX., p. 93), in which these prophetic words occur:—"Meanwhile the Highlands may become the fairy ground for romance and poetry or *subject of experiment for the professors of speculation political and economical*".

Yours faithfully,

READER.

## CONCERNING PARSIFAL.

To the Editor of the SATURDAY REVIEW.

27, Green Park, Bath,

17 January 1914.

SIR,—As one who appreciates the "beauties" of Wagner I can also fully understand the disappointment and regret "An Imperfect Wagnerite" feels with regard to what he calls the "meandering and uninspired" moments of the great man; but I liken it to a person having to travel over rough and difficult places to find himself at last at the very gates of Heaven! I therefore hold Wagner at his best is better than anyone we have had up to the present day. Personally, I would rather go through his unmusical moods to get what I find in him than listen to any other composer. To be quite just to him, I find all the great musicians have the faults of tedium, monotony, and over-elaboration, often to weakness and downright rubbish—that it will always remain a puzzle to me why men capable of such sublime moments could be so guilty or so deaf to the above faults and send out into the world such unequal work. One could find excuses for Beethoven perhaps *because* of his deafness, and yet why, oh! why, could he give us the first part of the "Moonlight Sonata" and then give us the latter part? These are the times when one would be persuaded that genius is a little mad. However, it seems vain to look for perfection and equality in such an art as music until man has full control over all his senses to *command* what he feels and wishes; and, although we cannot admire or love the faults and imperfections, we can be thankful when we do really find the beautiful, and I honestly think we have found it in a very high degree in the best passages in Wagner.

Yours faithfully,

P. D.

To the Editor of the SATURDAY REVIEW.

Oxford and Cambridge Club,

Pall Mall, S.W.,

18 January 1914.

SIR,—It is a little difficult to understand what is the exact grievance of your correspondent "An Imperfect Wagnerite". I thought that the Wagner controversy was disposed of years ago—the kind of controversy, that is, which made it necessary to be violently pro- or anti-Wagner. Surely to be up-to-date he should now be pro- or anti-somebody else?

Seriously, however, what *does* he mean? He complains first that Wagner's operas are too long. It is true they are

long, but it is a disadvantage they share with some other operas, and for ordinary *répertoire* purposes they are generally "cut". It is, however, the opinion of many that they do not gain by the blue pencil, and that many of the parts usually blue-pencilled are necessary to the works as a whole. In any case, one may hear them both ways in most opera houses. Your correspondent next complains that Wagner's concluding scenes are musically the most inspired. That is true, for most great artists work up to a climax; but when he insinuates that the earlier portions of each work are not so inspired he is rather wide of the mark. Carefully choosing only music which most people will agree is amongst the greatest, one may cite (chosen at random) the following examples at the beginning or middle of various works. Such are—the love duet between Siegmund and Sieglinde; Hans Sachs's monologues in Acts 2 and 3 of "Die Meistersinger"; the scene between Wotan and Erda in "Siegfried"; most of the "Götterdämmerung" from the start; and the perfect, and not over-long Act 2 of "Die Meistersinger", with its wonderful Finale. Instances could, of course, be multiplied.

As to the suggestion that mere cleverness in orchestration does, in Wagner's case, lead critics astray, this might have been an argument to employ twenty years ago; but in this particular line he has been outdone by the modern composer. Those critics, who bravely face a score of Richard Strauss, would certainly not be deceived (as to inspiration) by any mere surface orchestral skill in Wagner's works if such existed.

I note that "An Imperfect Wagnerite" has yet to see "Parsifal". His comments should be illuminating.

Yours faithfully,

L. F. G.

#### ART AND DECENCY.

To the Editor of the SATURDAY REVIEW.

SIR,—I think that Mr. Collins Baker has forgotten that a picture may convey a different impression to an artistic and an inartistic observer: be beautiful and innocent to the first, and suggestive and indecent to the second. There is a story told in the life of a French artist—I forget his name, but am sure of the fact—of a young woman sitting nude to a class of young artists, who suddenly jumped from the platform and covered herself with a wrapper. On being asked her reason, she replied that a house painter on a ladder near was looking at her! She felt that while, to the art students, she was merely a harmony in lines, to the uneducated workman she was an undressed woman!

The National Gallery is not intended for artists and adults only, but for all sorts and conditions, including pious people and the youth of both sexes. Even the Romans recognised the *maxima reverentia due pueris virginibusque*. Michelangelo's "Leda" is a fine thing in its bold pagan way, but it is impossible, at least to me who was trained as an artist in one of the great Parisian ateliers, *consule Planco*, and am not at all prudish, even to imagine it exhibited in the public rooms of the National Gallery. We believe there is no particular difficulty in seeing it on a students' day for any qualified person presenting his card, and a photograph of it is given in the Michelangelo volume of that invaluable series, the "Klassiker der Kunst".

Hamerton, in one of his books, alludes to a French artist—I think he means Ingres—whose studies of the nude struck many people, especially English people, as indecent; but he entirely acquitted the Frenchman of anything wicked than an æsthetic delight in certain harmonies of line. Personally, I think there is an erotic quality of a very exquisite kind in some of Ingres's great studies of the nude; but if the Song of Solomon, which has moved Michelet and Renan to ironical pages, be included in the Holy Scriptures, I do not see why plastic art should not also have her hymns to the beauty of that ideal human form which we are told the Creator made in His own image, adorable and increate.

I am, Sir,

Yours faithfully,

HAMILTON MINCHIN.

## REVIEWS.

### THE FIRST ANGLOMANIAC.

"Correspondence de Voltaire (1726-1729)." By Lucien Foulet. Hachette. 10 francs.

VOLTAIRE was the first French Anglomaniac—the first, at any rate, able to praise England in immortal terms. For three years he pretended that England was his native land, the home of his genius. He preferred writing his letters in bad English to writing them in the best French of his time. He praised England in the same eloquent breath in which he cursed France. There is good comedy in all this. Voltaire was perhaps the most perfect Frenchman who has lived—an embodiment of all the good qualities of French prose. No man could be less English in heart and brain than Voltaire. No man could be less fitted than Voltaire to appreciate English genius. Yet it was Voltaire who did most in his day to make England popular in France. He was almost the first Frenchman to discover that England had a literature. Where is the explanation of this historical and personal paradox?

It is less difficult to explain than it seems. Voltaire's ardent praise and worship of England was the result less of his appreciation of ourselves than of his bitter wrath and indignation with Paris. We have only to recall the reasons of his exile to realise that in 1726 England was necessarily paradise to the proud and difficult young poet. Voltaire had the ambition of our own Carolingian "poets". He wanted first to be a "gentleman"—a man of society, renowned for his wit, address, and excellent manners. Unhappily Voltaire had omitted to be born in a family exalted enough to countenance his claim to equality with the highest of the French noblesse. His terrible quarrel with Rohan-Chabot was, sooner or later, bound to come. If it had not been Rohan-Chabot it would have been some other person of quality. When a sensitive poet with the ambition to be a "gentleman" daily encounters members of an extremely exclusive and insolent aristocracy there will necessarily be heartburning and scandal. The true story of Rohan-Chabot and the caning of Voltaire by his lackeys has always seemed to us one of the most piteous, yet inevitable, incidents in literary history. The attitude of the French Government in that affair is now fully revealed in these letters and in the scholarly researches of M. Foulet. Nothing less than the death of Rohan-Chabot would at that time have satisfied Voltaire, and had Voltaire sought that satisfaction his own life would by law have been forfeit. As an act of paternal kindness the French Government arrested Voltaire, pistols and all, and shut him up out of harm's way in the Bastille. As soon as he could be trusted not to fly at Rohan-Chabot he was allowed to pass over to England. Voltaire's feeling about French society, French manners, and the French Government on the day he set foot in England can be faintly imagined. Any other country than France would seem sweet and habitable by comparison. It is impossible to read the letters of Voltaire's years of exile in England without perceiving quite clearly that most of his eulogy of "Britons" and their ways is merely an oblique expression of his rage against the unspeakable Rohan-Chabot and those cruel Ministers of State who had not allowed him to cut the throat of his enemy and put his own honourable neck into a noose.

We have, then, to picture Voltaire as he landed in England still smarting from his *coups de bâton*, with the politely repressed ridicule of Paris scourging his proud spirit. Immediately he was received into the highest English society. He was the guest of Bolingbroke, the correspondent of Swift and Pope. Everywhere he was kindly met. Moreover, he found at the head of our English poets one who could perfectly write exactly the kind of verse to which he and all good Frenchmen naturally aspire. Voltaire found in Mr. Pope a poet he could really understand—a poet, too, who was not a hateful Frenchman. Shortly after



his arrival in England Voltaire accordingly writes to Thieriot: "I intend to send you two or three poems of Mr. Pope, the best poet of England, and at present of all the world. . . . For my part I look on his poem called 'Essay upon Criticism' as superior to the 'Art of Poetry' by Horace, and his 'Rape of the Lock' (that is a comical one) is in my opinion above the 'Lutrin' of Despreaux. I never saw so aimiable an imagination, so gentle graces, so great variety, so much wit, and so refined knowledge of the world as in this little performance." Even more wonderful than this praise of a poet living in a country reputed to be barbarous is the fact that Voltaire already writes in English—much to the annoyance of his patient friend.

But Voltaire's friends had to be patient under yet worse provocation. "You who are a perfect Briton", he writes to one of them in 1728, "you should cross the Channel and come to us. . . . Reason is free here and walks her own way." Chabot, he seems to interject, would not be tolerated. The only happy thing to be noted by Voltaire's French correspondents at this time was that Voltaire was at any rate not losing his talent for *persiflage*. In England, he tells one of his friends, "hypochondriacs especially are welcome. No manner of living appears strange. We have men who walk six miles a day for their health, feed upon roots, never taste flesh, wear a coat in winter thinner than your ladies do in the hottest days. All that is accounted a particular reason, but taxed with folly by nobody." It is pleasant, after reading much in a more serious vein, to find that Voltaire the *persifleur* is not altogether extinct.

That Voltaire's love of England never really went far below the surface is seen by his returning to France as soon as he was able. Pope he continued to admire and to flatter in the sincerest way—by imitation. What happened to Shakespeare and to English literature generally is only too well known. Shakespeare, the demi-god of Voltaire's English days—the bludgeon with which he battered his enemies as Victor Hugo battered them a century later—became the drunken savage of Voltaire's respectable old age. Voltaire never understood Shakespeare and never really loved the English genius, such is our explanation of the paradox with which we started. Voltaire was too "impudently French" ever to admire with more than a factitious and peripheral admiration the dear people who "walked six miles a day for their health", and produced tragedies quite innocent of that touch of Boileau which makes all Frenchmen kin.

The letters we are now reviewing are not all new to the public; but they are so admirably arranged and edited, with so just an estimate of their value and of the points they help to elucidate in the story of Voltaire's English years, that this volume is a real contribution to the enormous literature that Voltaire's vast literary activity has provoked. French scholarship has nothing to fear from English or even German rivalry while such books as these are issuing from the Librairie Hachette. Readers will here find presented evidence enough to enable them to form definite conclusions as to the precise circumstances of the Rohan-Chabot quarrel—of the attitude of the French Government to Voltaire, and of his English years between 1726 and 1729. It is, by the way, a new and rather a delightful thing to know that the kindness with which Voltaire was received in England was not altogether lacking in a kind of amused toleration. M. Foulet prints a letter from Peterborough to Towne, in which Peterborough undoubtedly is seen to smile. "It is as hard to account for our politics as for Mr. Voltaire's resolutions and conduct." Voltaire never had the least suspicion that he might be taken less seriously by others than he was undoubtedly taken by himself. He had too much French wit to understand our English humour. We are grateful to M. Foulet for that touch of Peterborough.

## BLAKE.

"The Poetical Works of William Blake, including the unpublished 'French Revolution,' 'The Minor Prophetic Books,' and Selections from 'The Four Zoas,' 'Milton' and 'Jerusalem.'" Edited, with Introduction and Textual Notes, by John Sampson. Oxford: At the Clarendon Press. 1s. 6d. net.

THE man or woman who is not poet, painter, musician, or architect, said Blake, is not a Christian. "The whole business of man", he said, "is in the Arts"; and "You must leave fathers and mothers and houses and lands if they stand in the way of Art". These free and astonishing remarks were written round his engraving of the Laocoon. Their meaning is by no means clear except to his peers, but certain it is that in Blake's opinion life should be a poem: should be a free and astonishing thing. The innocence of life he loved; everything that was done and said at liberty from the mere reason or from the self-conscious, "self-righteous" virtues, as he considered them, of pagans, deists, and agnostics. And his own life and work proclaim that he enjoyed a great measure of this innocence.

He saw life whole. An unlearned man who can only be understood completely by the very learned, he had made for himself out of ruminations among all sorts of books a system of the world. This he believed to be the only one. Nothing could shake it. He changed some opinions, but never doubted his rightness. The Bible, Shakespeare, Milton, the mystics, newspaper reports of the American War and the French Revolution, popular songs, Westminster Abbey, pictures, sculptures and engravings, London streets, and a bit of the Sussex coast, provided the elements of his world. There was for him no need of crying:

"What do we here  
In this land of unbelief and fear?  
The Land of Dreams is better far,  
Above the light of the morning star".

For this land and the Land of Dreams were one land to him. Books were, if anything, stronger than sensuous experience, or he could not have mingled eyesight and memory of books about foreign lands as in "To the Evening Star":

"Let thy west wind sleep on  
The lake; speak silence with thy glimmering eyes,  
And wash the dusk with silver. Soon, full soon,  
Dost thou withdraw; then the wolf rages wide,  
And the lion glares thro' the dim forest:  
The fleeces of our flocks are cover'd with  
Thy sacred dew: protect them with thine influence."

He wrote of England as if her poets played on harps and wore "laurel wreaths against the sultry heat".

What he enjoyed seemed right to him, and no one during his lifetime or after has proved him wrong. Equally happy souls may have existed, but hardly with genius. Lacking genius, he would have been a sort of parish clerk, sexton, epitaph-maker. Opinions like this one, addressed to the Jews in "Jerusalem": "Your Ancestors derived their origin from Abraham, Heber, Shem, and Noah, who were Druids, as the Druid Temples (which are the patriarchal pillars and oak groves) over the whole Earth witness to this day. . . ." are to be found among literal, daring, unhistorical minds at all times. When he says, "Sacred Truth has pronounced that Greece and Rome, as Babylon and Egypt, so far from being parents of Arts and Sciences, as they pretend, were destroyers of all Art", he says nothing of which a parish clerk with Bible and Young and almanac would be incapable.

Not only in his culture, but in his technique, he had a free innocence like that of the rustic churchyard poet. Some verses like:

"He kissed the child, and by the hand led,  
And to his mother brought,  
Who in sorrow pale, thro' the lonely dale,  
Her little boy weeping sought. . . ."

are not above the work of such a poet; nor is the

description of Queen Charlotte, to whom he dedicated his illustrations to Blair's "Grave", as "O Shepherdess of England's Fold". Rhymes carried him freely into grammatical licence, into absurdity, into all sorts of looseness and obscurity, into an inapposite moral at the end of "The Chimney Sweeper"; and perhaps into the last line of the second verse of "To the Accuser who is the God of this World":

"Tho' thou art worship'd by the names divine  
Of Jesus and Jehovah, thou art still  
The Son of Morn in weary Night's decline,  
The lost traveller's dream under the hill."

The line is one of the most pregnant and memorable in English, quite apart from its value in this particular place, and in fact carries the mind clean away from the subject of the poem.

It is even likely that some of Blake's most difficult and most beautiful things are due to his ready acceptance of a rhyme's invitation, as in

"The wild deer, wandering here and there,  
Keeps the human soul from care".

Mr. Sampson's notes in this best of all editions show how much he was ruled by rhymes. He was sensitive and of easy virtue in his attitude to suggestions, as may be seen again and again in "The French Revolution", which Mr. Sampson prints for the first time. This comparison, for example:

"Like a dark cloud Necker paus'd, and like thunder  
on the just man's burial day he paus'd.  
Silent sit the winds, silent the meadows; while the  
husbandman and woman of weakness  
And bright children look after him into the grave,  
and water his clay with love,  
Then turn towards pensive fields: so Necker  
paused . . ."

is as archaic as Homer, and rustic in addition. On the other hand, the whole song, "My Silks and Fine Array", may have sprung from his welcome to some Elizabethan suggestion. He was absolutely fearless. In "The Mental Traveller" one of the three virgins was originally clothed in "sweet desire". This he changed to "iron wire"—does anyone know why?—and did not alter it when later on he had to call the virgin by the name of her dress:

"Now entreating Iron Wire".

The opinion of ten thousand visitors to Bognor would not have destroyed the statement:

"The bread of sweet thought and the wine of delight  
Feed the village of Felpham by day and by night".

The relation of cause and effect had a charm for him, and so he wrote:

"How the chimney-sweeper's cry  
Ev'ry black'ning church appals".

In spite of his hate of mathematics, he sometimes proved incredible things by a sort of rule of three. Natural history was nothing to him. He would have called the man who denied the existence of lions in English woods a deist, and he made a cock bird say to a hen:

"Where thou dwellest, in what grove,  
Tell me, Fair One, tell me, Love;  
Where thou thy charming nest dost build,  
O thou pride of every field".

Which is simply the ordinary eighteenth-century style made childish.

And nevertheless rhyme and regular metre appear to have been Blake's salvation. None of the Prophetic Books contains a phrase equal to the best in his rhymed stanzas, but only a sprawling sublimity for which a key or a whole bunch is required. It is unnecessary to-day to praise these short songs and poems. Their beauty could not have been the same without the liberty and licence which we have illustrated here chiefly by their less known infelicities.

## TWENTY-FIVE YEARS' FINANCE.

"British Budgets, 1887-88 to 1912-13." By Bernard Mallet, C.B. Macmillan. 12s. 6d. net.

MR. MALLET'S book, written ably, clearly, and with a wonderful impartiality of tone, deals with the most astounding development of revenue known in British history and raises the questions and reflections that most disturb all serious politicians. He passes rapidly in review twenty-five Budgets, and six Chancellors of the Exchequer, and in a quarter of a century we see the annual national expenditure rise from under ninety millions to nearly one hundred and eighty-nine millions, and the local rates from thirty-three to seventy-five millions a year. The six Chancellors are among the ablest men which either party has produced during the period, and yet so narrow are the limits and so stereotyped the methods of British finance that this gigantic increase in expenditure has led to no important new source of revenue being tapped, but only to the heavier and heavier increase of a very few selected taxes. Compare 1912 with 1887, and except for the land value duties, which produce a farcical return, and the remnant of the sugar duty, there are no new instruments of revenue, though the old ones are made to play a very different tune. Moreover, very few proposals have been made and rejected; only Mr. Goschen's van and wheel duty and a small cheque tax suggested by Sir Michael Hicks-Beach have failed to pass the Commons, while the two expedients of the war, the registration duty on corn and the export duty on coal, after proving most successful in operation, were hastily abandoned, as if any novelty must be bad. There are, in fact, very few ways of being a great British financier; you may add pence to the income tax, or change the percentage on estate duties, or juggle a little with tea, tobacco, sugar, spirits, or beer, but outside those boundaries you must not stray. Why activity within such very narrow limits should entitle a man to the name of financial genius is one of the mysteries of reputation.

It is, of course, possible to regard the enormously increased yield of the old sacred fountains of revenue as the vindication of a system and the proof of national wisdom. No one can read Mr. Mallet and doubt that the wealth of the nation has expanded marvellously, almost as marvellously as its revenue from taxation. Between 1888 and 1913 the national income, he estimates, has increased by 69·23 per cent., but during the same period the increase in national expenditure has been more than 100 per cent. Taking local rates into consideration, 8·85 per cent of the national income was required by Government in 1888 and 10·90 per cent. in 1912. But the really dangerous feature of modern politics is that while political power is given more and more to the many, the burden of rapidly increasing expenditure is laid more and more upon the shoulders of the few. In old days there was a kind of vague principle that the amount raised by direct taxation should be about equal to that raised by indirect taxation. It was not a very valuable principle in itself, because, as Mr. Mallet points out more than once, we have never properly ascertained the real sacrifice by different classes of society which our indirect taxation entails, but it was at least a rough attempt at an equitable division between the few and the many which commended itself as a practical guide to such financiers as Mr. Gladstone and Mr. Goschen. At the beginning of the period direct taxation produced 45·6 per cent. of the whole revenue and indirect 54·5; at the end the corresponding figures were 57·6 and 42·4 per cent. "While the indirect taxes on consumption mainly affecting the poorer classes have not increased in the same proportion as the aggregate or national income, direct taxation has increased in considerably greater proportion than that income." Mr. Mallet has a further calculation of great value and interest. He estimates the income-tax-paying class at just on five million persons, with an average income per family of £820, and the non-income-tax-payers at forty-one millions, with an



average income per family of £144. The former, or minority class, paid in 1888 £45,944,000 and in 1913 £107,764,000, an increase of 134·56 per cent., while the second, or majority, class paid in 1888 £31,643,000 and in 1913 £50,290,000, an increase of 58·93 per cent. The former pay, including rates, 18 per cent. of their income, the latter 5·60 per cent. Well may Mr. Mallet say that "one of the most striking features of the finance of this period has been the great development of the direct taxation falling on the smaller and wealthier section of the community, and therefore the increasing reliance of the revenue upon the income and property of a small minority of the taxpayers"—and, let us add, for it is the essence of the political situation, a small minority of the voters. It must be remembered, also, that the expenditure on what Mr. Mallet calls Social Services, and Mr. Drage Public Assistance, the benefits of which fall almost entirely to the non-income-tax-payers, has enormously increased—from £5,000,000 to £35,500,000, or 630·13 per cent. since 1888, or, if taxes and rates are combined, from £16,500,000 to £64,800,000! When these two sets of facts are remembered we do not think Mr. Mallet is guilty of exaggeration when he writes that "it may be admitted that, judged by the standards which prevail in other countries and which have in the past prevailed at home, the poorer classes are now in a relatively favourable position as regards their obligations to the State". Moreover, these are not facts which justify a Chancellor of the Exchequer in preaching a crusade against the rich, as if they were enemies of society, and stimulating class-hatred by every kind of acrimonious appeal.

The political cynic may find much to amuse him in these pages. There are certain poses and virtues which are expected in all Chancellors, and to read their prophecies in the light of after events, to compare their homage to economy with their increasing Budgets, and their denunciations of such lapses from virtue as the raiding of the Sinking Fund with their own subsequent practice, is a not unamusing occupation. Without exception each of the six Chancellors has drawn a picture of national extravagance as gloomy and impressive as his powers of execution could make it, and each has allowed the national expenditure to increase. Each one has enlarged eloquently on the importance of repaying debt, and, with the exceptions of Mr. Ritchie and Mr. Austen Chamberlain, each one has at one time or another diminished the amount provided for that purpose. Mr. Ritchie, it must be confessed, is personally the most unfortunate figure in this historical review; his remissions of taxation were absurdly generous, his estimates woefully inaccurate, with the result that his estimated surplus of £316,000 became an actual deficit of £5,415,000. Generally speaking, it is the habit of Chancellors to underestimate revenue and make a surplus doubly sure if they expect to be responsible for the following Budget. No man has to his credit a larger number of unimpeachable sentiments than Mr. Asquith. From time to time the doubt will recur whether it is possible for any man to be so absolutely wise and just and prudent as Mr. Asquith generally contrives to sound. This doubt is stimulated when we find him stating in 1906 that a return to "a more thrifty and economical administration was the first and paramount duty of the Government", and notice that five years later his Government was spending in a year of peace more than was spent in 1900-1, when just on £69,000,000 was spent on the Boer War. Compare, also, his admirable principle about Old Age Pensions in 1907—"If we are to have social reform we must be ready to pay for it, and when I say we I mean the whole nation, the working and consuming classes as well as the wealthier class of direct taxpayers"—with his action in 1908, when he had to provide the first payment for these pensions, and when he reduced the sugar duty, one of the few indirect taxes, at a cost to the revenue of £3,400,000, and with the result *inter alia* that he bequeathed to his successor the first deficit since Mr. Ritchie's Budget of 1903.

To sum up the reflections raised by Mr. Mallet's

book, it is evident that the national future depends on the answers to two questions. How much longer will it be possible to depend on the increasing yield of a few taxes? Can any nation rely permanently and safely on a revenue that is dictated by the votes of the many and raised from the pockets of the few, without imperilling the growth of wealth and investment of capital which all social services require for their support, and on which labour depends for its very subsistence?

#### RICE AND PICTURE-WRITING.

"The Chinese People: A Handbook on China." By the Ven. Arthur Evans Moule. S.P.C.K. 5s.

WE remember hearing a distinguished sinologue developing after dinner an ingenious thesis concerning the Far Eastern races. He was disposed to deny them the possession of the higher creative faculties. They had, he held, immense industry, great powers of memory, and much of that diminutive of genius, ingenuity. But their brains were, on the whole, unequal to tasks which demanded great originality. Any people, he said, which eats rice and uses an ideographic script is suspect in this regard.

The argument is at least ingenious. Take first the case of rice. It is a plant which demands swampy conditions. The Chinese, as they emerged from the predatory stage, looked on the rice plant as it grew wild, and saw that it was good. When, with the pressure of population, the spontaneous growth of the existing swamps failed to suffice, the industrious but unimaginative Chinese began creating artificial swamps. A more enterprising people would have set about breeding or importing a less awkward form of cereal. The Chinaman took the line of least immediate resistance, patiently putting up with all the inconveniences of damp and malaria, and he has never been able to bring himself to the painful effort of upsetting routine. Then as to ideographs. It is simply the mental counterpart of the rice-swamp. The Chinese first expressed ideas by rude pictures of the thing represented. A vertical line bifurcating towards the middle stood for man, three wavy lines for water. All other peoples have hit on the same obvious idea. But other races were at once lazier and more inventive than the Oriental. They found, as pictures multiplied, that the burden on the memory was intolerable, and thus, through very indolence, they faced the considerable initial mental effort of devising an alphabet more or less fitted to all purposes. The Chinese, on the other hand, with their fine memories and their stolid industry, found it easier to multiply pictures than to start afresh altogether. Hence, after some thousands of years of culture, their literary instrument is the most cumbrous the world possesses. It is an admirable instrument in its way, as understanding Europeans admit. It affords a common medium to races whose spoken languages are altogether different. A Chinaman can read a Japanese newspaper without understanding a single word of Japanese, and the converse equally holds good. But the task of memorising many thousands of characters is so formidable that from time to time there are proposals to abolish the whole system, even at the sacrifice of the best part of the nation's past.

Mr. Moule's very interesting work, which can be recommended as a remarkably clear and compact popular account of modern and ancient China in extraordinarily small compass, supplies countless examples of this Oriental limitation. It explains much that would otherwise be obscure: the patient endurance through centuries of floods and other calamities which might be avoided by an effort of thought; the incompleteness of invention in a hundred directions; the clinging to traditional methods in commerce and industry. The Chinese postal service is a case in point. For centuries it was carried on with really remarkable efficiency, with its two deliveries a day in the great cities and its special arrangements for express parcels and articles of value. Yet it never made progress

beyond a certain point, and European aid had to be called in when modern methods became indispensable as far as the great ports were concerned. Chinese literature suffers from the same defects. It is, to most foreigners, singularly destitute of genius, but it shows miraculous industry. Take, for example, that great encyclopædia of 11,000 manuscript volumes, containing 336 million words, the last copy of which was sadly mutilated during the loot of Peking. Even Confucius himself, in his own phrase, was a "transmitter, not a creator". His writings are more or less a mosaic of commonplaces gathered from still more ancient writers.

Mr. Moule's view is that China will do well to seek development on the ancient lines, and deprecates, as do most understanding observers, the craze of the Reformers for "Western methods". He thinks Christianity indeed would be a great boon to China, but he is disposed to distrust the rashness which would throw away characteristic virtues of mind and character which have been fostered by the old methods of education and culture. His remarks on the school system, and his defence of the Chinese classics as the basis of instruction, are well worth consideration by all who wish to understand the real problem of a regenerated China.

#### THE BIRD.

"The British Bird Book." Edited by F. B. Kirkman. T. C. and E. C. Jack. In 12 Parts. 10s. 6d. net each.

THE British Bird Book "must be welcomed, apart from any more precise merits or in spite of defects, because it is at any rate a great and a bold endeavour. The time it has occupied has almost fulfilled the Horatian rule; and as for the labor limæ many of the 200 colour-plates have been as much revised as a Tennyson lyric. The half-dozen artists have been forced to harness their artistic sense within the shafts of the strictest ornithology; and the nine writers have been compelled—with an exception or two—to reduce their own theories to the measure of corroborated fact. Mr. Kirkman demanded of his double team that they should combine in producing a standard and complete work on "the birds, nests and eggs of Great Britain". After six years the work is done; the twelve parts may be bound as a complete book, just as twelve months make a year. Whatever criticism is made of such a book, it will rest on a foundation of admiration for its scale, scope and design. There is no naturalist who will not learn from it, even perhaps on his own part of the theme; and anyone who can distinguish the townsman's threefold divisions of birds into "engles, sparrows and domestic fowls" may enjoy the simple and straightforward tale, and the engaging and spirited pictures and photographs. It is essential to a naturalist's library, if only for the classified notes that precede the descriptive chapters.

Such a book must be judged by a high standard; and it must be said at the outset that some parts show an amazing ignorance, not so much on the part of the writer as on the part of the community. This ignorance is confessed, almost vaunted, by Mr. Pycraft in regard to the French partridge. He can tell us, he says frankly, almost nothing about the bird, except, of course, anatomically, and anatomy is nothing. The complete "Zoologist" tells him little. Books are as empty. Is it really true that we all know next to nothing about the habits of this common and easily watched bird? We do not believe it. The reason why so little is known of the bird is that those in search of information have not gone to the right quarter. There are hundreds of keepers who could say more in five minutes' conversation than Mr. Pycraft has put into his chapters. Indeed, the accounts of both English and French birds suggest a real lack of personal observation; and there are crucial omissions. For example, not a word is said of the packing of partridges in groups of several coveys, a habit that has curious points and is perhaps developing. We have a like fault to find with the chapters on snipe. The

editor and publishers announce, in a specially interpolated chapter, that the cardinal aim of the book is the study of bird behaviour. The great charm of very many of the pictures, especially those by Mr. Lodge and Mr. Seaby, is their success in illustrating habit and pose. But the artists have surpassed the writers in fidelity to thesis. The snipe is a bird of very singular behaviour; but a quite disproportionate amount of space is devoted to a very barren display of theory on protective colouration. Other points more actual, more intrinsic to behaviour, are unmentioned. We know a remarkable instance of a wounded snipe mending its own leg with a splint of its own feathers. This surgeon skill has been so often alleged as to demand attention; but we find here no allusion to the subject.

The general chapter dealing with game birds is readable enough, and has one or two admirable anecdotes from the records; but it is inadequate in every direction. It has cardinal omissions, and tells us nothing fresh. It was a great mistake to set such scrappy and colourless chapters alongside the long, almost ecstatic, descriptions of other writers, notably of Mr. Selous and the editor. Mr. Kirkman gives a discourse on the starling, which is a really admirable piece of descriptive writing. It is perhaps out of scale and too pictorial, but the man who writes has seen, has seen again and again, and has loved the pictures he paints. Personal insight and affection for the theme appeal in every line. Some of the passages are in their degree literature. He lets the words flow to a degree that much more than compensates for Mr. Pycraft's dry and impersonal condensation. Mr. Selous is more individual still, and much more theoretic. The contrast with his work does not, of course, imply that Mr. Pycraft's contributions are in general below the due quality. Some of the work is admirable, and all of it is careful and industrious. But the contrast is of a nature to lessen the value of both contributors. Another bird to which no justice is done in regard to personal observation is the little owl, which has been "enlarged" by different introducers in Northamptonshire, Bucks, and Kent. If there is one bird more conspicuous than another by its flight it is the little owl. The movement is curiously slow, the extreme lightness of the body gives the flight a waver which almost suggests a butterfly; but with all this the flight is still very owl-like. It is therefore pure nonsense to say that "this bird is likely to escape notice, even when it may be tolerably abundant", because of the flight. The writer repeats, what is commonly said, that this owl "hunts in broad daylight". There is a modified truth in the statement, but in the writer's experience, at any rate, it has a very great preference for the hour before sunset. Again, the "exasperating monotony" of the cry is much exaggerated, and its range of tone and pitch wider than is suggested. Its delinquencies, too, are underestimated. It will attack and kill birds vastly heavier than itself. There is an authentic record of it attacking a full-grown partridge.

The perpetual, absorbing pleasure of watching birds in winter, spring, summer, and autumn is an English attribute. Such a book as this is a symptom, an expression of this attribute; and in any other country it would be a quite marvellous epitome of personal observation. It is only because England is compact of observers that here and there the gaps seem larger than they should be and the knowledge less personal. In any other country many photographs of birds and nests, and the plates of eggs would make the book stand out supreme. Only those who have been spoiled by such photographs as often appear in "Country Life" or "Wild Life" will find any deficiency. When all is said, we shall continue to read the book with profit and pleasure, partly because of the nature of its central idea, which is the behaviour of birds rather than their anatomy or distribution; partly because of the extreme fidelity, both of picture and word; partly because it contains essays which can scarcely be surpassed, especially perhaps on birds such as rarely



come within the circle of most observers: the bearded and crested tit, or the waxwing, or the rarer hawks—a class most admirably handled by both artist and writer. Another good reason is that no other book quite covers the ground in the same way.

### NOVELS.

"The Flying Inn." By G. K. Chesterton. Methuen. 6s.

HERE is something almost pathetic about Mr. G. K. Chesterton's new book. He is so obviously the victim of his own personality and achievement. He cannot escape from the reputation he has built up for himself. He must for ever stand upon his head. Naturally he has admirers who never tire of this. There are always people who are intensely impressed by the sight of anyone standing on his head. We admit that if men must stand upon their head we would as soon Mr. Chesterton did it as any other. He has a certain ponderous agility about him and an endless supply of amusing patter. But, of course, he gets a rush of words to the brain; and that is really what is the matter with him, although he does not know it. His fluency is really a dangerous symptom. For like that Turkish mystic, Misyras Ammon, the prophet of the Moon, of whom he writes so graphically in this book, there is no subject under the sun on which he cannot instantly produce a theory. Some of his theories are amusing, some of them fantastic or grotesque; but they may all be traced to that habit which he shares in common with old Father William. Self-restraint and renunciation know him not. He is as much the victim of rudimentary ideas of association as a little child. A chance word or phrase he may happen to use will stir in him a long "brain-wave" of perhaps quite alien associations. He can never be content to allow his word or phrase to do its work and die. Hence his endless digressions and disquisitions. But this is the only child-like quality in his work, for he is, above all else, intensely artificial.

In writing "The Flying Inn" it is easy to see he set out to be gay and joyous, to give us a taste of that laughter "that has slept since the Middle Ages". But the note of irresponsible joyousness, of true gaiety, is missing. It is self-conscious and, it must be admitted, rather ponderous fooling, as of a very sophisticated person playing at simplicity. Mr. Chesterton knows that he is expected to be unexpected, and so he is unexpected on almost every page. But the result is deplorable. When everything is grotesque nothing is grotesque, and even situations which have in them the elements of genuine fun cease to be amusing when they are so obviously expected to be.

The story, which is described as "a farcical romance", concerns the adventures of one Captain Patrick Dalroy, an Irishman of superhuman strength and courage, who, after various exploits in the Eastern Mediterranean, where he has figured as the King of Ithaca, returns to England to find the country had been conquered by the Turk. He arrives just as his old friend, Humphrey Pump, the last innkeeper in England, is on the point of eviction. For the Moslem doctrine of abstention from wine was in force, and only a few privileged houses, marked by a sign, were to be allowed to sell intoxicating liquor. Dalroy uproots the sign of the Old Ship, and bearing with him a keg of rum and a huge cheese sallies forth with Pump, with a view to defying authority in general and Lord Ivywood, the main upholder of the new order of things, in particular. The greater part of the book is taken up with accounts of how Dalroy and Pump appear in unexpected places, and, planting their sign in the ground, proceed to administer rum and cheese to a delighted populace. Quite the best things in the book are the Songs of the Simple Life, which are sung between Pump and Dalroy. The worst things in the book are some of the attempts at wit and profundity, of which we give two examples.

... "That spot is famous because a very badly

brought-up girl lost a ribbon off a plait of black hair and somebody helped her to find it.

"Has the other person been well brought-up?" asked Pump with a faint smile.

"No", said Dalroy, staring at the sea. "He has been brought down."

And here is Mr. Chesterton in profound mood:

"The deepest thoughts are all commonplaces. . . . That is why I believe in Democracy. . . . And the deepest commonplace of all is that Vanitas Vanitatum; which is not pessimism, but is really the opposite of pessimism. It is man's futility that makes us feel he must be a god."

"Chance." By Joseph Conrad. Methuen. 6s.

Mr. Joseph Conrad's method of telling his story is at first a little bewildering. Utterly regardless of the unities, following no chronological order, he now hurries forward with his tale, now leisurely retraces his steps to pick up the threads, taking us hither and thither as seems good to him. But he knows what he is doing, even though the reader, especially in the early stages of the story, may not realise it. His way is a direct challenge to the reader's careful attention. He will not be skipped. Those who desire to skim lightly over the surface of his pages without falling in with his plans will find themselves hopelessly bewildered. But let them once surrender themselves to his guidance and they will soon understand that he is not playing fast and loose with them; that, on the contrary, as in a game of chess, each gambit has its significance as a means to a well-considered end. Partly by monologue, partly by narrative, he unfolds his story, constantly shifting his point of view with great ingenuity in order to present this or that fact in its most telling aspect. The cumulative effect is extraordinarily vivid, and readers are rewarded for some trials of patience by the realisation of a fine story finely told.

Flora de Barral was the helpless victim of pitiless chance. Her father had been in early days a bank clerk, but one day, "as if a supernatural voice had whispered into his ear", he went out into the street and began advertising. He caught the public at the moment when talk of "Thrift" was in the air and by means of so-called "Banks" offering high rates of interest to depositors he soon established an enormous business. And as he frittered away in fruitless enterprise the sums that flowed in he just advertised for more. And more came, for the public was more foolish than he, until his financial operations earned for him the title of "the great De Barral". All this time he kept his daughter (his wife was dead) in luxury, but in great seclusion, at Brighton with a governess as companion. This governess, as chance would have it, was an unscrupulous adventuress. And so when the inevitable crash came and De Barral was sentenced to seven years' penal servitude for fraud, Flora was left friendless and alone, without a penny in the world. Brought up unknowing the world's ways, unconscious of danger, of pain, of humiliation, of bitterness, of falsehood, her unconsciousness was to be broken into with profane violence. "And if you ask me for what reason, I will answer you. Why, by Chance! By the merest chance, as things do happen, lucky and unlucky, terrible or tender, important or unimportant."

This, then, is Mr. Conrad's theme. We are invited to look upon the helpless struggles of Flora de Barral thus in the remorseless grip of chance, first through her period of passive despair, later in an environment of unsympathetic "feminism", and finally as the wife of a quixotic sea-captain whose chivalry is accompanied by a total lack of perception and understanding. The story unfolds inevitably. As from stage to stage she tries to extricate herself from the talons of pursuing Fate, Flora only succeeds further in enmeshing herself. Thus her marriage with Captain Anthony, of the Merchant Service, seemed on the face of it a way of escape. It was to offer her a chance of a new life and an opportunity of giving to her father, more sinned against than sinning, as she always believed, a home

where he would be free from persecution on his release from prison. But the thing was a failure from the start—a grim game of cross-purposes. Captain Anthony, believing her to have no love for him, kept himself scrupulously apart, while she on her side, believing him to have married her from motive of pity, allowed herself to be pushed back into solitude and spiritual loneliness. It is in his picture of Flora de Barral that Mr. Conrad best exhibits his psychological gift of defining character and emotions. Mr. and Mrs. Fyne are excellently drawn, and so are Captain Anthony and the great De Barral himself. And there is rare pitifulness in the telling of the story, as of one who has faced life unflinchingly, learnt its lessons, and come out with sympathies quickened. Mr. Conrad sees that many people are born captives of the meanest conceivable fate, and his book breathes the spirit of a very fine charity.

"Blind Eyes", by Margaret Peterson (Melrose, 6s.), is a study in the dangers of innocence, or is intended as such. But even after certain events should have cleared away the clouds, the heroine continues to behave like an unusually foolish child. She annoys us constantly, but it must be said to her credit that she annoys us in the way of a real person and not of a mechanical doll.—In "The Curtain", by G. de S. Wentworth James (Everett, 6s.), a precisely opposite view of life is taken. Here we have a girl who can find no happiness in the world because she has been brought up on a knowledge of evil. The author has in the past written some amusing tales, but we cannot take her seriously in her serious moods.—"Letters from Lâ Bas", by Rachel Hayward (Heinemann, 6s.), would have been more interesting could we have seen the replies to them. The opinions they express on love, marriage, and feminism are not uninteresting, but they are certainly open to discussion.—"The Way of the Cardines", by Stanley Portal Hyatt (Laurie, 6s.), is a vigorously written story of adventure in the South Seas, but it is a pity that its author should have given it a political moral. Some enemy will be saying that the imperialistic hero is too much of an Elizabethan buccaneer for this century.—"Pantomime", by G. B. Stern (Hutchinson, 6s.), has been written in an endeavour to combine sprightliness with sentiment, and a good deal of ink has been expended in making dots and dashes. It is, however, a novel quite likely to be popular both on account of its air of romantic simplicity and of its insinuations of almost naughty realism.—"Mary's Marriage", by Edmund Bosanquet (Long, 6s.), relates the adventures of a diffident bride and an enterprising suitor of the Lochinvar tribe. The book is unpretentious in design, but as a piece of light fiction it may give some entertainment.

### THE LATEST BOOKS.

"A Handbook to India, Burma, and Ceylon." Ninth Edition. Murray. 29s.

We should like to drive into the vain mischief-making heads of so-called Labour Leaders, and of political trippers who go gaily to India nowadays at the public expense, many of the pages of this book. We would make them not only read but learn by heart the pages, for example, that tell of the glorious acts of the British Army in India; for unless a man is quite past all power to educate he cannot read such a story as the Assault of Delhi, September 14th, 1856, without some sort of honourable emotion. Nicholson, Hodson, Salkeld, Burgess—such names as those are a splendid education in themselves in all that concerns patriotism and devotion to public duty. This handbook is far more than a mere handbook or guidebook: it is vivid with the sense of Empire; and we cannot understand anyone who has read it for an hour or two putting it down without admiration of the British record in India. Moreover, the work is a little encyclopædia of India, and a great deal of it is thoroughly well written. The publishers may well be proud of this, one of the best, if not the best in a famous series. We commend it strongly to people who cannot go to India, as well as all who are intending to travel there.

"Gardens of the Great Mughals." By C. M. Villiers Stuart. Black. 12s. 6d. net.

Mrs. Villiers Stuart has testified practically against the reproach so often incurred by the Englishwoman in India that she is indifferent to the beauty of Indian civilisation. In this study of the gardens of Mughal Emperors and Rajput princes she has found a somewhat novel theme. The Indian sovereigns were garden-designers rather than horticulturists; their works have too often been allowed to fall into ruin, and the modern

Indian garden (in which the native *māli* still tries to follow on a small scale conventions which his masters fail to understand) is generally in scheme merely an English garden with Indian flowers and trees. The objects which the Mughals kept in view in designing the surroundings of their palaces are, perhaps for the first time, explained in this attractive book. Mrs. Villiers Stuart's sketches have not, we fancy, successfully survived reproduction by colour process, but they add to the value of the book, and the author has approached her subject by acquiring a close and sympathetic knowledge of the careers of the monarchs who planned these gardens for the ladies of their court. At New Delhi there is the possibility of reviving some of the old decorative garden-schemes, and it will be unfortunate if the chance is lost.

"A Gypsy Bibliography." By George F. Black. Published by Bernard Quaritch for the Gypsy Lore Society.

This is a good example of what men do, of what men dare do—though not of what men dare do daily—for sheer love of scholarship. It gives the names and title pages of no fewer than 4,577 works in all languages on the subject of gypsies; and attached to many of the entries are painstaking little notes of research by the editor, who sends out his introductory notice from the New York Public Library. As old Anthony A. Wood said—"A painfull work it is, I'll assure you, wherein what toyle hath been taken, as no man thinketh so no man believeth, but he that hath made the triall". Yet the bibliographer would not pretend even his list is exhaustive. After all there is some work in unpaying scholarship to-day that rivals the old art of written books ere the printing press was thought of—and here is an example of it. The Gypsy Lore Society is doing good work.

"Lives of the Painters, Sculptors, and Architects." By Giorgio Vasari. Newly Translated by G. du C. de Vere. 500 Illustrations. Vols. V. and VI. Lee Warner. 25s. per volume.

We welcome these further volumes of this fine work. The lives contained in them range from Andrea da Fiesole, sculptor, to Niccolò Soggi, including names as great as Lorenzo di Credi, Andrea del Sarto, Palma, Lotto, Caroto, Sebastiano del Piombo and Beccafumi. No such translation of Vasari as Mr. de Vere's exists; both in completeness and technique his is excellent. We believe that in former English and German versions of Master Giorgio not only was his special art of vivid narrative and idiom obscured but also whole passages were omitted owing to difficulties of text and interpretation. The numerous illustrations are all valuable and very well chosen. Four volumes will complete the edition.

"A Father in God: The Episcopate of William West Jones, D.D., Archbishop of Capetown and Metropolitan of South Africa." By Michael H. M. Wood. Macmillan. 18s.

The reader of ecclesiastical lives is no doubt often tempted to inquire why they were written and what useful purpose can be served by the publication of details only interesting to a particular family or group of friends. It is hardly likely that any such question will be asked of this book. The life of Dr. Jones is one which appeals generally and covers a most eventful period in Church history, to the making of which he was himself no unimportant contributor. Archdeacon Hutton says "The archbishop was one of those saintly but entirely natural persons whose simplicity is wisdom. He was very like ordinary men in having every human interest and every lovable feeling checked by no narrow bigotry and limited by no ascetic harshness." He was the second occupant of the See of Capetown, succeeding Dr. Gray, and his Episcopate inevitably became in a large degree the story of the Church in South Africa during the thirty-four years 1874-1908. It was during those years that the protracted struggle for the Church's constitutional liberty and spiritual rights (starting with the Colenso controversy in the 'sixties) was ended, and the result in the ecclesiastical independence of State control as far as the colony goes is largely due to Dr. Jones.

"Man's Miracle." By Gérard Harry. Heinemann. 3s. 6d. net.

This is Swinburne's "Hymn of Man" in reality, for this book again tells the wonderful story of Helen Keller, the young American girl, blind, deaf and mute. We have heard much of Helen Keller and read her books, but M. Harry reveals her marvellous powers of intellect, the fierce struggle of a soul cut off from the three most vital currents of perception. It would do every discontented man and woman good to read his pages. Here is living proof that with the birth of the physical body there is born an immortal spirit, a higher intelligence which, though entombed "like a miner in a fallen mine" can be evoked with sympathy and patience, and brought into contact with the living world. Madame Maeterlinck writes a preface to the book.



"Idylls of a Dutch Village." By S. Ulfers. Translated into English by B. Williamson Napier. Fisher Unwin. 5s. net.

Some stray books of Dutch literature hold one with almost the same spell as the vivid colours and interiors, the fishwives and tavern scenes of the early Dutch masters. In "Idylls of a Dutch Village" one feels the rural peasant life. A village is always more apt to leave an epic impression than a town, because one can follow the entire web of the lives within it, while a city is a skein of tangled threads one loses. One can see Wiegen, the Dreamer, a kind of Dutch Joseph, whose prophetic gifts were spoiled by his love for a maiden, by wine and the cares of a young family. And Ake, the mad woman of the village, and her vagabond son, also have the epic quality of peasant life. The book is excellently translated.

"The Colour of the East." By Elizabeth Washburn. Andrew Melrose. 3s. 6d. net.

This book has caught the colour of the East. It is a blend of Mr. Kipling and Mr. Hichens. It is a series of short stories and articles, depicting with strange, abrupt fidelity scenes, colours and impressions of the East upon a sensitive, artistic and "sun-hungry" mind. In the short story, "Dawn in the Desert", the author's clipped imperious style rather jars on the nerves, but "The Camel-Coolie", which describes coolies and camels in a desert sand-storm and "The Storm in the Night" are garishly splendid and vivid.

"Motoring." By Algernon E. Berriman. Methuen. 10s. 6d. net.

A few years ago the purchaser of a motor-car had to buy his experience dearly. But the path of the present-day motorist is comparatively easy. Not only has everything to do with motoring been simplified, but the number of first-rate makes of car is so great that a buyer can hardly go wrong. He can learn with very little trouble just what any given make of car can be expected to do, how much petrol it will consume, and within a few pounds what the cost of its upkeep will be. But these things are not enough. An owner ought to learn to drive and to understand the mechanism of his car. Not to do this is to miss much of the pleasure of motoring, and to offer himself an easy prey to unscrupulous people. An owner who has not mastered the principles of the petrol engine is always at a disadvantage with his chauffeur. There are innumerable books on the subject designed for beginners. Not all of these are very illuminative. So many of them take too much for granted and pre-suppose, what it is not safe to pre-suppose, an elementary knowledge of the subject. Few instructors have the faculty of making their explanations clear and interesting, and as a rule, the more deeply versed they are in their theme the less lucid their descriptions. Mr. Algernon Berriman is a notable exception. He is a man who knows. He has the mechanics of motoring at his finger tips. But he understands the difficulties of the beginner, and he has the rare power of imparting knowledge agreeably and easily. He explains just those things which the beginner wants to know in simple language. Any novice, however deficient in mechanical skill, after studying Mr. Berriman's chapters, helped out as they are by photographs, should be able to understand the principle of the petrol engine. With the aid of this book and an hour or two's examination of the engine of a car any beginner should possess a sound working knowledge of the mechanics of motoring. One cannot learn to drive a car, any more than one can learn to shoot, from a book, but Mr. Berriman's chapter on driving will shorten the process for many beginners. He contrives to impart to the reader some of the enthusiasm he so obviously feels for motoring.

## BOOKS RECEIVED.

### ART.

Art in Flanders (Max Rooses). Heinemann. 6s. net.  
Animal Sculpture: Suggestions for Greater Realism in Modelling and in Pose (Walter Winans). Putnam. 7s. 6d. net.  
Reproductions of Drawings by Old Masters. Parts VIII. and IX. Vasari Society.

### BIOGRAPHY.

In the Footsteps of the Brontës (Mrs. Ellis H. Chadwick). Pitman. 16s. net.

### FICTION.

The Flying Inn (G. K. Chesterton). Methuen. 6s.  
One Kind and Another (Barry Pain); The Questing Beast (Ivy Low). 6s. each; Old Mole's Novel (Revised and Expurgated by Gilbert Cannan). 6d. net. Seeker.  
Katya (Franz de Jessen); Stories of India (Rose Reinhardt Anthon). Heinemann. 6s. each.  
The Three Trees (Guy Rawlence); The Marriage of Cecilia (Maude Leeson). Fisher Unwin. 6s. each.  
Gay Morning (J. E. Buckrose); John Ward, M.D. (Arthur Hooley). Mills and Boon. 6s. each.  
The Garden of Dreams (H. Grahame Richards). Hutchinson. 6s.  
The Most Charming Woman (J. B. N. Gonzaga Filho). Edinburgh: Hodge. 4s. 6d. net.

Garden Oats (Alice Herbert). Lane. 6s.  
Cuddy Yarborough's Daughter (Una L. Silberrad); The Making of an Englishman (W. L. George). Constable. 6s. each.  
The Lost Judge (C. Ranger Gull). White. 6s.  
The Lost Road (Richard Harding Davis). Duckworth. 6s.  
Gillespie (J. Macdougall Hay); The Isle of Life (Stephen French Whitman). Constable. 6s. each.  
Why She Left Him (Florence Warden); Thin Ice (Anne Weaver). Long. 6s. each.  
The Cockney at Home (Edwin Pugh). Chapman & Hall. 6s.  
The Purple Mists (F. E. Mills Young). Lane. 6s.  
Through Other Eyes (Amy McLaren). Murray. 6s.

### HISTORY.

From the Crusades to the French Revolution: A History of the La Trémoille Family (Winifred Stephens). Constable. 10s. 6d. net.  
Thoughts on Christian History (The Hon. Albert S. G. Canning). Fisher Unwin. 7s. 6d. net.  
In Cheyne Walk and Thereabout (Reginald Blunt). Mills and Boon. 10s. 6d. net.

### LAW.

The Magistrate's General Practice (Charles Milner Atkinson). Stevens & Son. 20s.

### REFERENCE BOOKS.

A Glossary of Tudor and Stuart Words, Especially from the Dramatists (Collected by Walter W. Skeat). Edited, with Additions, by A. L. Mathew. Oxford: At the Clarendon Press. 5s. net.  
The Shorter Modern Dictionary of the English Language. Macmillan. 1s. net.  
Catalogue of Egyptian Scarabs, Etc., in the British Museum (H. R. Hall). Vol. I.: Royal Scarabs. Published by Order of the Trustees. 35s.  
The Musical Directory, Annual and Almanack. Rudall, Carte. 3s. net.  
A Gypsy Bibliography (George F. Black). Quaritch. 15s.  
A Brief Tudor-Stuart Book-List (J. S. Lindsey). Cambridge: Heffer. 2s. 6d.  
Encyclopædia of Religion and Ethics (Edited by James Hastings). Vol. VI. Edinburgh: Clark. 28s. net.

### REPRINTS.

Vingt Ans Après (Alexandre Dumas). Nelson. 2 vols., 1s. net each.  
The Meaning of Christianity (Frederick A. M. Spencer). Fisher Unwin. 2s. 6d. net.

### SCHOOL BOOKS.

Exercises in Mathematics (David Beveridge Mair). 4s. 6d.; English Literature for Secondary Schools: Scott's Tales of a Grandfather. Second Series (Abridged and Edited by J. Hutchison); Sertum: A Garland of Prose Narratives. Book I. (Selected and Edited by J. H. Fowler and H. W. M. Parr); Wanderings in Spain: Selections from "The Bible in Spain" of George Borrow (With Introduction, Notes, etc., by F. A. Cavenagh). 1s. each. Macmillan.

### TRAVEL.

In Far New Guinea (Henry Newton). Seeley, Service. 16s. net.  
To the River Plate and Back (W. J. Holland). Putnam. 15s. net.  
Among the Primitive Bakongo (John N. Weeks). Seeley, Service. 16s. net.  
Vagabond's Way: Haphazard Wanderings on the Fells (Nancy Price). Murray. 6s. net.

### VERSE.

The Message of the King, Ad Britannos, and other Poems (James Storie). Paisley: Gardner.  
Legends and Lyrics (Adele Anne Procter). Bell. 1s. net.

### MISCELLANEOUS.

Motoring: An Introduction to the Car and the Art of Driving It (Algernon E. Berriman). Methuen. 10s. 6d. net.  
Musketry Lectures for Non-Commissioned Officers of the Territorial Force (Harold C. Lings). Gale and Polden. 2s. net.  
Outlines of Greek and Roman Medicine (James Sands Elliott). Bale, Sons, and Danielsson. 7s. 6d. net.  
Wealth: A Brief Explanation of the Causes of Economic Welfare (Edwin Cannan). King. 3s. 6d. net.  
Ambidexterity and Mental Culture (H. Macnaughton-Jones). Heinemann. 2s. 6d. net.  
Marriage on Small Means (Mrs. C. S. Peel). Constable. 3s. 6d.  
Stories from the Operas (Gladys Davidson); All About Postage Stamps (Fred. J. Melville). Werner Laurie. 6s. net each.  
Hamptonshire Experiment in Education, The (C. R. Ashbee). Allen. 3s. net.  
Home University Library, The.—Problems of Village Life (E. N. Bennett); Prehistoric Britain (Robert Munro); Common Sense in Law (Prof. P. Vinogradoff); Literature of the Old Testament (Prof. George F. Moore); Unemployment (Prof. A. C. Pigou). Williams and Norgate. 1s. net each.  
Nature and First Principle of Taxation, The (Robert Jones). King. 7s. 6d. net.  
Lohengrin and Parsifal (Alice Leighton Cleather and Basil Crump). Methuen. 2s. 6d.  
Principles of Property (John Boyd Kinnear). Smith, Elder. 1s. net.  
Romance of Names, The (Ernest Weekley). 3s. 6d. net; Abu'l Ala, the Syrian (Henry Baerlein). 2s. net; A Course of Practical Work in the Chemistry of the Garden (D. R. Edwards-Ker). Murray. 1s. 6d. net.

REVIEWS AND MAGAZINES FOR JANUARY:—The North American Review, 1s. net; The Socialist Review, 6d. net; Mercure de France, 1 fr. 50; Revue des Deux Mondes, 3 fr.; The Modern Churchman, 6d. net; The Theosophical Path, 1s; The Law Quarterly Review, 5s. net.

## FINANCE.

## THE CITY.

	Highest.	Lowest.
Consols ... ..	74½	73
Day-to-day Loans ... ..	2½%	2%
3 Months' Bank Bills ... ..	3½%	2½%
	Jan. 22, 1914.	Oct. 17, 1912.
Bank Rate ... ..	4 per cent.	5 per cent.
General Settlement, Jan. 29.		
Consols Settlement, Feb. 4.		

AS a rule public dealings with the Stock Exchange are essentially of a "bull" description. Apart from operations of an investment character, members of the public—partly owing to an aversion to account technicalities—seldom operate for a profit in the fall of a particular stock, and for that reason the public and the Stock Exchange have had little in common during the past year. Unless appearances are sadly misleading, however, the "bear" element is being effectively squeezed out, and operations are no longer limited to professional interests. As was pointed out in these columns last week, public money was again directing its course to the better class investment securities—chiefly from the manufacturing classes—but during the past week the support of Gilt-edged securities—from Consols downwards—by the Government brokers, banking firms, and leading investment houses, has been a particularly gratifying feature. In view of the large sums of money still required for pending issues and the depression which has existed in the past on that score, it is reasonable to suppose that the causes of the complete reversion of feeling are partly psychological. However that may be, huge sums of money lying on deposit at the big banking houses are now being drawn upon, and brokers are confident that the next account will witness a further general expansion in investment business.

Apart from the phenomenal advance recorded in Consols, it is interesting to observe the appreciable recovery which has taken place in the scrip of the recent loans. In the case of the New South Wales loan, for instance, where underwriters were left with 90 per cent. of the issue, the quotation is well over a point premium, and the Port of London issue, of which the underwriters had to take 75 per cent., is now nearly 4 premium. Other recent loans have been just as successful in converting a heavy discount into a premium, and in these changed conditions it is safe to say that the public will support future issues with a view to gaining an immediate premium instead of waiting to secure stock at a discount in the Stock Exchange. This has been illustrated by the success of the Victorian loan. The subscription list closed early on Monday with a total application amounting to £4,546,000, applicants for £100 to £500 being allotted £100.

Arrangements have been made during the week for various smaller loans, of which the most important is the City of Calgary issue of £719,600, the rate of interest being 5 per cent. and the price of issue £97. This loan was well supported, as it is understood that there will be a return to the investor of about 15s. in the first interest payment. The City of Gottenburg loan for £500,000 in Four-and-a-half per cents. was issued on Thursday at 98½ per cent., and there was no lack of public response, the application list having been closed before noon.

These loans had the effect of checking the sensational advance in Consols and kindred securities, and future borrowings, which will inevitably follow the recent successful issues, will no doubt act as a welcome deterrent to anything in the nature of an inflated position. As yet public confidence has by no means been fully restored by the past week's professional activity, but with the Bank Rate now at an extremely low level (the market expects a further reduction next week) and with a certain relaxation of trade demands for money, the smaller investor will gradually take up some of the many Government Stocks which at present prices offer a remarkable return.

The effect of cheap money has been fairly pronounced in the Home Railway market as far as prior-charge stocks have been concerned, but, as was pointed out last week, investors would be wise to await clearer indications of the amount of success of the principal lines during the past half year. Ordinary and Preference Stocks have shown an improving tendency on the whole, but there is an obvious reluctance among dealers to advance these issues pending the dividend announcements. Brighton Deferreds have attracted some interest in view of the Company's Parliamentary Bill, in which powers are sought to issue Preference Capital or Debenture Stock in redeemable form, and also to issue bearer securities.

During the earlier part of the week, the American department was somewhat restricted by misgivings concerning the possible attitude of President Wilson on the Trust question. On Wednesday evening, however, when his programme for dealing with Trusts became known, the market improved considerably, and the better position was materially assisted by the rumour that permission will be given the railroads to increase their freight rates. On the whole the American outlook appears promising, money being plentiful, and the big Wall Street houses anticipate activity in railroads during the coming month, whilst Berlin will probably be an active operator in Canadian Pacific and Steel issues.

Grand Trunk Railway issues do not particularly commend themselves to speculators at the moment, and they have merely fluctuated within a narrow margin with other securities; but Mexican Railway issues responded sharply to the report that General Huerta had handed to the proper quarters the interest due on the 15th inst., and if political anticipations are realised, next week should witness a further appreciation in Mexican issues. Although investment interest has not perceptibly lessened in Argentine Railway Stocks, the position has been rather easier in sympathy with the traffic decrease of £13,000 in the Central Argentine figures.

Brazilian bonds have attracted some investment attention in the Foreign market, and there is little doubt that, if general investment conditions maintain their present course of activity, Brazilian bonds, particularly the more recent issues, will be among the most active descriptions.

The methods of the South African Government in dealing with labour agitations have resulted in the recovery of mining quotations during the week; and with the prospect of future activity dealers have been eagerly endeavouring to replenish their stock of shares—a fact which was chiefly responsible for yesterday's marked appreciation in quotations.

Oil shares continue to attract influential purchasers, marked activity being recorded in "Shell" Transports, but Rubber issues seem incapable of maintaining an improvement for any length of time, and the passing of the Yam Seng dividend is an additional disquieting factor.

Sir Felix Schuster's remarks at the meeting of the Union of London and Smiths Bank, concerning the banking situation in particular and the prospects of finance in general, gave a further impetus to Banking shares, which are materially above last week's quotations. The Union Co.'s balance-sheet indicates the general success of this establishment during the past year. A record has been established in respect of the current and deposit accounts and in the profit earned, whilst £225,000 has been applied to the depreciation of the bank's investments.

Another satisfactory balance-sheet is that of the London City and Midland Co. The net profit, including £132,992 brought forward, gives a total of £1,368,176, and after devoting large sums to the various accounts, and writing down investments to the extent of £326,000, there is the excellent balance of £147,992 carried forward.

The quotation for the City and Midland stock now stands at 49½, and for that of the Union of London and Smiths at 34.



## The Times

in an article on Modern Life Assurance  
stated that

### "THE IDEAL SYSTEM"

"would be one which based life"  
"assurance on as nearly as possible"  
"bed-rock rates and allowed, in the"  
"case of Mutual Associations, some"  
"periodical sharing in the profits which"  
"incidentally accrued."

THIS IDEAL IS THE DISTINCTIVE  
SYSTEM OF THE

## SCOTTISH PROVIDENT INSTITUTION

ESTABD.  
1837.

INCORPD.  
1848.

"The AIM of its Founders was to give effect to"  
"the suggestions of enlarged experience:—in"  
"particular, to give to the Assured the advantage of"  
"low non-participating Premiums, without sacrifice of"  
"the right to participate in Surplus."

**ACCUMULATED FUNDS exceed £15,000,000**

HEAD OFFICE:

6, St. Andrew Square, EDINBURGH

London: 3, Lombard Street, E.C. West End: 17, Pall Mall, S.W.

## THE "DESIRABLE" POLICY FOR MOTORISTS

is specially drafted to meet the requirements of owners of

## HIGH-CLASS CARS

who are invited to obtain particulars from the

**LONDON & LANCASHIRE LIFE & GENERAL**

Assurance Association, Limited,

66 & 67 CORNHILL, LONDON, E.C.

## BRITANNIC ASSURANCE CO., Ltd.

ESTABLISHED 1866.

### TWO IMPORTANT ANNOUNCEMENTS.

1. The Annual Reversionary Bonus in the ORDINARY BRANCH (Immediate Profit Class) has been increased to £1 12s. per cent. per annum.

2. A Cash Bonus at the rate of £5 per cent. upon the Sums Assured under Industrial Branch Policies of 5 years' duration and upwards which become claims by death or maturity during the year terminating 8th March, 1914, except in cases where additions have already been made under the terms of the Policy.

J. A. JEFFERSON, F.I.A.,

Secretary.

Chief Offices: BROAD ST. CORNER, BIRMINGHAM.

## PRUDENTIAL ASSURANCE COMPANY

(LIMITED),

HOLBORN BARS, LONDON, E.C.

INVESTED FUNDS EXCEED - £85,000,000  
CLAIMS PAID - - - - £100,000,000

## A Much Larger AND Far Safer Income

§ If your income were doubled, it would make all the difference to your comfort and enjoyment of life. Little things that you are obliged to deny yourself now would be well within your income if you purchase a Canada Life Annuity.

§ Your income will be larger, representing anything from 6% to 20% on the sum invested.

§ Your income will be safer, because it is guaranteed against shrinkage by one of the oldest Colonial Life Offices and one of the financially strongest in the world.

§ You will have no more anxieties or worries—the money will come in quarter after quarter as long as you live. It will be paid as punctually as a Government pension.

§ A man of 68 can more than double his income by purchasing a Canada Life Annuity. Other ages pro rata.

§ The Assets of the Canada Life Company, £10,750,000, are under direct Government supervision.

## Canada Life Assurance Co.

(Accumulated Funds £10,750,000. Established 1847.)

15, King St., Cheapside, London, E.C.

## A PROFITABLE ASSURANCE.

SPECIAL COMBINATION securing, in return for Limited Number of premiums, a Fixed Sum at Death, whenever it may happen, and a

**Large Guaranteed Bonus during Lifetime,**  
together with valuable options and additional benefits.

**EXAMPLE.**—Age 25. Sum Assured £500.

Annual Premium (payable for 20 years only) - £23 18 8

### GUARANTEED RESULTS:

(a) In case of death during the term,

**PROFIT** varying from £182 to £484.

(b) In case of survival,

**ULTIMATE PROFIT** of £273, in addition to 20 years accumulated Bonuses.

## GRESHAM LIFE ASSURANCE SOCIETY, LTD.

CHIEF OFFICE: ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

Assets Exceed £10,500,000

## COUNTY FIRE OFFICE,

Limited,

50 REGENT ST., W.

AND

4 LOMBARD ST., E.C.

LONDON.

Fire,  
Consequential Loss Following Fire,  
Personal Accident and Disease,  
Workmen's Compensation,  
Domestic Servants,  
Third Party and Drivers' Risks,  
Motor Car and Lift,  
Burglary and Theft,  
Plate Glass,  
Fidelity Guarantee.

Insurances effected on the most favourable terms. The business of this office is confined to the United Kingdom.

FULL PARTICULARS UPON APPLICATION.  
APPLICATIONS FOR AGENCIES INVITED.

JOSEPH A. ROONEY, Secretary.

FIRE RISK.—THE LEADING INSURANCE COMPANIES ACCEPT OUR VALUATIONS FOR BASIS OF POLICIES. INVENTORIES OF ART COLLECTIONS, FURNITURE AND ALL OTHER VALUABLES SECURING PROTECTION TO OWNERS ARE PREPARED IN ALL PARTS OF THE KINGDOM.

KNIGHT, FRANK & RUTLEY,  
20 HANOVER SQUARE, W.

## INSURANCE.

## THE FIRST VALUATION REPORT.

**I**N a recent article on "Some Effects of High Interest Rates" it was incidentally stated that the prospect before holders of with-profit policies was brighter than at any time within recent memory. This view is strongly confirmed by an actuarial report by Mr. Geoffrey Marks, F.I.A., to the directors of the National Mutual Life Assurance Society. The investigation referred to therein was made as on 31 December last, and disclosed prosperity of an exceptional order, although large sums had been written off in respect of depreciation and the reserves were strengthened in some minor details. As the mortality tables and rate of interest assumed were unchanged, it is possible to compare fairly present valuation results with those reported at the close of the two preceding terms. When the 1899-1903 quinquennium began there was an undivided surplus of £22,030, and this was increased to £174,117, of which £172,075 was distributed and £2,042 carried forward. Five years later this balance had augmented to £288,831, and the policy-holders received £196,153, inclusive of interim bonuses; £14,134 was set aside for superannuation allowances and valuation expenses, and £78,544 was retained. As these results were obtained after an amount of £43,000 had been written off Stock Exchange securities, and the compound reversionary bonus declared on policies effected since July, 1896, was increased from 28s. to 30s. per cent. per annum, it is evident that the society was extremely prosperous in the 1904-8 term, and might have divided a considerably larger sum had not so much of the total profit been derived from favourable mortality.

Mr. Marks's more recent valuation shows, however, that the prosperity of the National Mutual was materially greater during the period just closed. Off the value of Stock Exchange securities the large sum of £103,579 was deducted for depreciation, and the freehold and leasehold ground rents were written down by £9,762. Nevertheless the investigation disclosed a total surplus of £359,299, including £18,201 paid in the form of intermediate bonuses during the five years; also that the full amount which will be divided among the members will be £254,135, or £57,982 more, while the balance carried forward will be £23,620 greater.

In another way, however, the relative prosperity of the society throughout the two valuation periods can be more exactly measured. In the 1904-8 term a net profit of £286,789 was realised, and £207,293 was distributed among the participating policy-holders and staff, whereas the period ended 31 December last resulted in a profit of £280,755, and of this £254,135, including bonuses already paid, can in the opinion of the actuary be safely apportioned among the policy-holders entitled to participate in the surplus. A rather smaller actual profit was therefore made in the five years under review, but it must not be overlooked that the amount required for depreciation was nearly £70,000 greater than in the previous quinquennium, when financial conditions were more generally satisfactory.

Apart from the effects of Stock Exchange depression and the necessity to adopt lower values for the ground rents, there would have been a surplus of nearly £450,000 on the present occasion, and it might have been considered advisable to declare even larger bonuses than will now be forthcoming. Policy-holders, however, are certain to be more than satisfied with those recommended by Mr. Marks, as the former 30s. compound is increased to 36s. compound, and the average rate for policies issued before the two societies were amalgamated will be 46s. per cent. per annum, compared with 35s. five years ago. Furthermore, the interim bonus which will be payable during the current quinquennium will be at the full rate of 36s. per cent. per annum in respect of each complete year's premium

(Continued on page 124.)

START THE NEW YEAR WELL  
AND KEEP WELL THROUGHOUT  
THE NEW YEAR BY MAKING



A REGULAR PORTION OF YOUR  
DAILY DIET. THOUSANDS DID  
SO LAST YEAR WITH THE MOST  
GRATIFYING RESULTS.

St. Ivel Lactic Cheese is soft, creamy and delicious as a table delicacy, wholesome and beneficial as a food.

It contains, in due proportion, fat, protein and organic phosphates, the elements which are essential to good health.

The lactic cultures which St. Ivel Lactic Cheese possesses in enormous quantities are most valuable for keeping the system sound and healthy.

AWARDED THE GOLD MEDAL  
BY THE JURY, INTERNATIONAL  
MEDICAL CONGRESS, LONDON,  
1913.

6½d. each.

From Grocers and Dairymen.

St. Ivel Ltd., Yeovil

## CONNOISSEURS OF COFFEE

DRINK THE

RED

WHITE

& BLUE

DELICIOUS FOR BREAKFAST & AFTER DINNER.

In making, use less quantity, it being much stronger than ordinary COFFEE.

Telegrams: "Barr, London."

Telephone: 410 Gerrard.

**BARR'S SEEDS**  
FOR FLOWER & KITCHEN GARDEN  
OF FINEST SELECTED STRAINS & TESTED GROWTH.

AWARDED FOR EXCELLENCE.

THE ROYAL HORTICULTURAL SOCIETY'S GOLD MEDAL.  
OCTOBER 21st, 1913.

Three Gold Medals awarded by National Vegetable Society, 1910, 1911 & 1912.

BARR'S SEED GUIDE (Free) contains a Select List of the best Vegetables and the most beautiful Flowers, with many fine Novelties of sterling merit.

BARR'S COLLECTIONS OF VEGETABLE SEEDS contain a liberal selection of the best Vegetable Seeds for One Year's Supply. 6/6, 7/6, 12/6, 21/-, 42/-, 63/-, 106/-

BARR'S COLLECTIONS OF CHOICE FLOWER SEEDS, the most useful and decorative Annuals, Perennials, &c. 2/6, 6/6, 7/6, 10/6, 18/-, 21/-.

Sent free on application.

BARR & SONS, 11, 12, & 13 King Street, Covent Garden, London.





## A GUARANTEE TO THE GROWER.

From the gardener's point of view it is of the utmost importance that he buys on'y seed which he KNOWS to be right. That fact makes the name of Eckford of the greatest interest, for two generations of gardeners—both amateur and professional—have proved by practical experience that whatever seed—be it Sweet Pea or any other floral or vegetable seed—is sold by the famous Sweet Pea Specialist is entirely dependable in every way. This implied guarantee of worth is trebly valuable. It means—First.—That the seed is of the maximum degree of fertility. Second.—That the seed is from the very finest flowering strains (in many cases from actual prize stocks). Third.—That the resulting plants will be healthy in growth and habit, and abundantly floriferous in due season. Contrast this assurance of the best results, secured by buying Eckford's seeds, with the succession of doubts and failures experienced by the gardener who buys his seed "on faith" from a dealer or from an unverified source. Not only does he risk the cost of the seed, but if the results are disappointing he has, in addition, lost the fruits of the labour and time, when it is too late to remedy the defects, that in matters horticultural there is "everything in a name"—particularly when that name is one rendered famous by merit and dependability all over the world, as is the case with the name of **ECKFORD**.

### SPECIAL SWEET PEA COLLECTIONS FOR 1914.

#### EXHIBITOR'S "A" COLLECTION.

40 Splendid Waved Varieties. This collection also includes a half packet of each of the Novelties for 1914. The number of seeds, other than Novelties, will be 20. This is splendid value. Price 15/-. Post Free for Cash.

#### EXHIBITOR'S "B" COLLECTION.

30 Splendid Waved Varieties, excellent for any purpose, fine for exhibition, 20 seeds of each. Price 10/-. Post Free for Cash.

#### EXHIBITOR'S "C" COLLECTION.

25 Splendid Waved Varieties, excellent for any purpose, fine for exhibition, 10 seeds of each. Price 5/6. Post Free for Cash.

#### VILLA "A" COLLECTION.

50 Splendid Varieties, 5 seeds of each, exquisite for garden effect and cutting. All free flowering and strong. A fine range of colour. Price 10/-. Post Free for Cash.

#### VILLA "B" COLLECTION.

24 Varieties. A splendid range of colour for garden effect and cutting. 50 Seeds of each. Price 5/6. Post Free for Cash.

#### VILLA "C" COLLECTION.

12 Varieties. A splendid range of colour for garden effect and cutting. 50 Seeds of each. Price 2/6. Post Free for Cash.

We also send a specially written Booklet on the Culture of Sweet Peas FREE with each Collection.

### AN ECKFORD FLOWER GARDEN FOR 5/- Post free for Cash.

#### ECKFORD'S IDEAL COLLECTION OF FLORAL BEAUTIES Contains

6 Grand Varieties of Eckford's Giant Sweet Peas (separate and named).  
3 packets Choiceest Double Ten-week Stocks.

3 packets Choiceest Asters (fine separate colours).  
2 packets Fine Ornamental Grasses, for mixing with cut flowers.

1 packet of each of the following twelve Hardy Annuals, all of which may be sown in the open. The culture is given on each packet. Calliopis for cutting, Hyacinth flowered Candytuft, Annual Chrysanthemum, Eschscholtzia (New shades Mixed), Goleitia (New shades Mixed), Larkspur (Fine shades, tall for cutting), Lupinus (Fine Crimson and White), Mignonette, Nasturtium (Tall, for Wall or Trellis), Nigella (Blue), Shirley Poppy, and Scabious (Charming Colours, dwarf).

1 packet each Half Hardy Annuals as follows (the culture is given on each packet):—Eccremocarpus (Fine Climber for Trellis or Arch), Lobelia, Eckford's Prize Marigold, Nicotiana (night scented), Salpiglossis, and one Everlasting for Winter Decoration).

1 packet of each Hardy Perennials, as follows:—Antirrhinum (Choiceest New Art Shades), Aquilegia (Eckford's Long Spurred), Canterbury Bells, Eckford's Choice Single Wallflower, and one packet of Eckford's Choice Fancy Pansy.

5/-. Post Free for Cash with Order. For places abroad, 5/6. This is part postage.

**FREE.** Send a Postcard to-day for a large Illustrated and Coloured Catalogue. It gives all particulars of the New Sweet Peas for 1914, and contains a full list of all Flower and Vegetable Seeds necessary for your garden.

**HENRY ECKFORD, F.R.H.S., Sweet Pea WEM, SHROPSHIRE.**  
Specialist (Dept. 78)

**P & O** Under Contract with H.M. Government.  
**Mail & Passenger Services.**  
EGYPT, INDIA, CHINA, JAPAN, AUSTRALASIA, &c.  
Conveying Passengers and Merchandise to  
ALL EASTERN PORTS.  
**P & O Offices** {Northumberland Avenue, W.C., } London.  
122, Leadenhall Street, E.C.

**UNION-CASTLE LINE.** SOUTH & EAST AFRICA  
ROYAL MAIL ROUTE  
From London and Southampton.  
WEEKLY for SOUTH AFRICA  
via Madeira and Canaries.  
MONTHLY for EAST AFRICA  
via the Suez Canal.

For further information apply to the Head Office, 3 Fenchurch Street, London.  
West End Agency: THOS. COOK & SON, 123 Pall Mall, S.W.

**Dr. J. Collis Browne's CHLORODYNE**

THE BEST REMEDY known for

**COUGHS, COLDS, ASTHMA, BRONCHITIS**  
and kindred ailments.

Always ask for a "Dr. COLLIS BROWNE."

Cuts short attacks of SPASMS, Hysteria, and PALPITATION.

A true Palliative in NEURALGIA, GOUT, TOOTHACHE RHEUMATISM.

Convincing Medical Testimony with each Bottle.  
Of all Chemists, 1/1, 2/6, 4/6.

Acts like a Charm in DIARRHŒA, CHOLERA and DYSENTERY.

## R. ANDERSON & CO.,

BRITISH, INDIAN, AND COLONIAL ADVERTISEMENT CONTRACTORS,

14 KING WILLIAM STREET, STRAND, W.C.

GIVE THE BEST TERMS for Company and General Advertising. Advice, Estimates, and all information free of charge. Replies received.

EXECUTORS, TRUSTEES, SOLICITORS, AND OWNERS WHO MAY BE DESIROUS OF SELLING WORKS OF ART, FAMILY JEWELS, OLD SILVER, FURNITURE, PICTURES, PRINTS, MINIATURES, CHINA, COINS, BOOKS, OLD LACE, FURS, MUSICAL INSTRUMENTS, GUNS, AND OTHER VALUABLES, ARE INFORMED THAT MESSRS.

**KNIGHT, FRANK & RUTLEY'S**

SALE ROOMS, 20 HANOVER SQUARE, W., are Open Daily to receive goods intended for disposal.

Auctions of Estates and Town Properties and Sales on Owners' premises in all parts of the Kingdom are held as required. Valuations for Estate and Legacy Duties.

**MISS LOUISA DREWRY'S** Literature Courses will begin again on Wednesday, February 4th, at 7.45 p.m., and Thursday, February 5th, at 11.15 a.m. More plays of Shakespeare will be studied, three meetings being given to each play, and the first meeting being devoted to some talk about Shakespeare, the Man and the Artist. For details apply to Miss DREWRY, 143, King Henry's Road, N.W.

## ELY CATHEDRAL.

Visitors will find First Class Hotel Accommodation at the "LAMB" Family Hotel, which is situated close to the Cathedral. MODERATE TERMS. Omnibus meets all trains.

Proprietor, S. AIREY.

ARTISTIC PORTABLE BUILDINGS, MOTOR CAR HOUSES, CONSERVATORIES, GOLF PAVILIONS, GARDEN SUMMER HOUSES, ETC.—Send for Free Illustrated Catalogue to BROWNE & LILLY, LTD., Manufacturers for Home and Export, READING, BERKS.

HIGHEST PRICES for TRINKETS and VALUABLE JEWELLERY. Gold, Watches, Silver, Chains, Rings, Bracelets, Silver, Antiques, Old Sheffield Plate purchased by FRASERS, the well-known and most reliable firm. Est. 1833. Ref. Capital and Counties Bank. Privacy guaranteed. Fairest valuation assured. Utmost cash value or offer by return. No transaction too large, none too small.—FRASERS (Ipswich), Ltd., Goldsmiths, 77, Princes St., IPSWICH.

paid since 31 December last, and the actuary explains that this high rate is justified by the position of the business, and gives the members the practical advantages of an annual distribution of surplus.

This optimistic view certainly seems to be justified by actual conditions. All Stock Exchange securities were valued on 31 December last at or below their approximate selling prices on that day, and a footnote appended to the usual schedule of assets shows that a latent reserve of about £12,000 then existed in their case, while the valuation report made by the actuary mentions that the freehold and leasehold house properties were revalued by the society's surveyors, and found to exceed by £23,289 the value at which they stand in the books. Further possible depreciation is therefore to some extent already provided for, and it seems more than probable that the rate of interest earned during the current valuation term will be appreciably ahead of the fine 1904-8 record. Exactly what rate was realised on the life assurance fund in the latest period may not be known until the statement to the Board of Trade is available for inspection; but in successive annual reports it has been stated that the entire funds, excluding reversions, yielded, after deducting income tax, £4 3s. 6d. per cent. in 1909, £4 6s. 9d. per cent. in 1910, £4 8s. 2d. per cent. in 1911, £4 10s. 7d. per cent. in 1912, and £4 15s. 3d. per cent. last year. In this respect, therefore, the present quinquennium must have opened under most promising conditions, and the same remark holds good as regards the expenditure, as an enlarged new business had been obtained without any appreciable rise having occurred in the case of the expense ratio. The mortality experience of the society has also remained most favourable, indicating exceptional soundness in all departments of the work.

## THE QUARTERLY REVIEW.

No. 438. JANUARY, 1914. 6s.

THE IMPERIAL NATURALISATION BILL. RICHARD JEBB.  
THE PLAYS OF BEAUMONT AND FLETCHER. R. H. CASE.  
ST. PAUL. BY THE DEAN OF ST. PAUL'S.  
THE CONTEMPORARY GERMAN DRAMA. GARNET SMITH.  
THE EVOLUTION OF THE ULSTERMAN. ROBERT H. MURRAY.  
MARTIN BUCER AND THE REFORMATION. THOMAS M. LINDSAY.  
INTER-IMPERIAL TELEGRAPHY. (With Map.) CHARLES BRIGHT, F.R.S.E.  
THE AUTHOR OF "EREWON." DESMOND MCCARTHY.  
THE VAGARIES OF RECENT POLITICAL ECONOMY: A REPLY AND A REJOINDER. PROF. A. C. PIGOU, and PROF. NICHOLSON.  
MOTOR TRANSPORT: A NATIONAL QUESTION. H. M. WYATT and L. M. MEYRICK JONES.  
SOME REFLECTIONS ON PATRIOTISM. ALGERNON CECIL.  
MYSTICISM: SOME MODERN PROPHETS AND POETS. LESLIE JOHNSTON.  
THE PROGRESS OF RHODESIA. RICHARD DAWSON.  
THE HOME RULE CRISIS AND A NATIONAL SETTLEMENT.  
LONDON: JOHN MURRAY.

## Messrs. SOTHERAN'S WEST-END HOUSE

IS NOW IN ENLARGED PREMISES AT

**43 PICCADILLY, W.**

(OPPOSITE PRINCES HALL).

## BOOKS, ENGRAVINGS, AND AUTOGRAPHS

on View; Valued for Insurance or Probate; Bought for Cash.  
Telephone: Mayfair 3801. Telegraphic Address: Bookmen London

### CATALOGUE, No. 461. JUST OUT.

This NEW CATALOGUE of PUBLISHERS' REMAINERS contains many EXCELLENT BOOKS now offered at REDUCED PRICES FOR THE FIRST TIME.

Wm. GLAISHER, Ltd., Booksellers, 265, High Holborn, London.  
All Books are in new condition as when originally published. No second-hand books kept.

**BOOKS!** For Study, Recreation, on all Subjects and for all Examinations. The largest stock of Second-hand Books in the World. Second-hand at Half Prices. Over 1,000,000 volumes in strictly classified order. Catalogue No. 955 Free. State wants. Books bought.  
W. & G. FOYLE, 121 Charing Cross Road, London.

# BODLEY HEAD NOVELS

## SOMEBODY'S LUGGAGE

By F. J. RANDALL

AUTHOR OF "THE BERMONDSEY TWIN," "LOVE AND THE IRONMONGER," ETC.

6s. Just Out.

## WHEN WILLIAM CAME

By H. H. MUNRO (SAKI)

AUTHOR OF "THE UNBEARABLE BASSINGTON," "THE CHRONICLES OF CLOVIS," ETC.

6s.

"Remarkably clever satire on the apathy of the nation towards the question of defence. . . . A remarkable *tour de force* is worked out with great cleverness."—THE TIMES.

## SIMPLE SIMON

By A. NEIL LYONS

AUTHOR OF "ARTHUR'S," "SIXPENNY PIECES," ETC.

With Illustrations by G. E. PETO

6s.

"Genius. . . . We use this dangerous word, without apology, of the most incisive of contemporary writers. We do not know any recent illustrations, save Mr. Will Owen's pictures of Mr. Jacobs' salts, and Mr. Chesterton's studies of character in Mr. Belloc's 'Emmanuel Burden,' that have given us so much pleasure."—MORNING POST.

## THE HAT SHOP

By Mrs. C. S. PEEL

6s.

"Mrs. Peel is sincerely to be congratulated on her vivid picture of one side of the world of fashion, and of the cost to those who serve it."—PAUL MALL GAZETTE.

## THE IRRESISTIBLE INTRUDER

By WILLIAM CAINE

6s.

"Mr. Caine has achieved the impossible . . . the love story is one of the tenderest and best since 'Lorna Doone.'"—THE ACADEMY.

## THE WORLD'S DAUGHTER

By CYRIL HARCOURT

AUTHOR OF "A PLACE IN THE SUN"

6s.

"For sheer sparkle of dialogue and gaiety of spirit we have not seen anything like it. In all our experience of love in fiction, never have we seen the thing go with such a whiz. If you go in at all for prudery, run like mad from this book."—NEW YORK TRIBUNE.

## GREAT DAYS

By FRANK HARRIS

6s.

"Certainly not since Stevenson have we had a story so full of the fun of adventure, the catch in the throat and gleam in the eye, the sharp up-and-doing."—DAILY NEWS.

## BEHIND THE BEYOND

By STEPHEN LEACOCK

AUTHOR OF "SUNSHINE SKETCHES OF A LITTLE TOWN"

With Illustrations by A. H. FISH

3s. 6d. net

"I can see 'Behind the Beyond' breaking up many homes, for no family will be able to stand the sharp, short yelps of laughter which must infallibly punctuate the decent after-dinner silence when one of its members gets hold of the book."—PUNCH.

Now Ready

6s.

## "GARDEN OATS"

By Alice Herbert (Author of "The Measure of Our Youth"). This brilliant novel deals with what may be termed a woman's variety of "Wild Oats." Cynicism and wit sparkle on every page and at the dramatic end the reader will regretfully lay down a charming book that has afforded him, among other things, an amusing saunter along the brink of the moral precipice.

JOHN LANE

THE BODLEY HEAD  
LONDON & NEW YORK



"Nothing better could be wished for."—*British Weekly*.  
 "Far superior to ordinary guides."—*Daily Chronicle*.

## DARLINGTON'S HANDBOOKS.

VISITORS TO LONDON (AND RESIDENTS) SHOULD USE

### DARLINGTON'S LONDON & ENVIRONS.

By E. C. COOK and Sir EDWARD T. COOK.

5th Edition Revised, 6s.  
 30 Maps and Plans. 80 Illustrations.

"A brilliant book."—*Times*.  
 "Particularly good."—*Academy*.  
 "The best handbook to London ever issued."—*Liverpool Daily Post*.  
 "Very emphatically tops them all."—*Daily Graphic*.

**NORTH WALES.** 60 Illustrations. Maps and Plans, 5s.  
**DEVON AND CORNWALL.** 100 Illustrations. Maps and Plans, 5s.  
**NORTH DEVON AND NORTH CORNWALL.** 50 Illustrations, 6 Maps, 2s. 6d.

**SOUTH DEVON AND SOUTH CORNWALL.** 50 Illustrations, 6 Maps, 2s. 6d.

**1/- THE HOTELS OF THE WORLD.** A Handbook to the Leading Hotels throughout the World.

Visitors to Edinburgh, Brighton, Eastbourne, Hastings, St. Leonards, Worthing, Bournemouth, Exeter, Torquay, Paignton, Exmouth, Sidmouth, Teignmouth, Dawlish, Plymouth, Dartmouth, Dartmoor, Exmoor, Falmouth, The Lizard, Penzance, Land's End, Scilly Isles, St. Ives, Newquay, Tintagel, Clovelly, Ilfracombe, Lynton, Minehead, Bideford, Wye Valley, Severn Valley, Bath, Weston-super-Mare, Malvern, Hereford, Worcester, Gloucester, Cheltenham, Llandrindod, Brecon, Ross, Tintern, Llangollen, Aberystwyth, Towyn, Barmouth, Dolgelly, Harlech, Criccieth, Pwllheli, Llandudno, Rhyl, Conway, Colwyn Bay, Penmaenmawr, Llanfairfechan, Bangor, Carnarvon, Beddgelert, Snowdon, Festiniog, Trefriw, Bettws-y-coed, Buxton, Matlock, The Peak, Norwich, Yarmouth, Lowestoft, Norfolk Broads, Isle of Wight, and Channel Islands should use

### DARLINGTON'S HANDBOOKS 1s. each.

Post free from Darlington & Co., Llangollen.

**LLANGOLLEN:** DARLINGTON & CO. LONDON: SIMPKINS.  
 PARIS AND NEW YORK: BRENTANO'S.  
 The Railway Bookstalls and all Booksellers.

**THE SATURDAY REVIEW** should be obtainable at all Railway Bookstalls and from Newssagents throughout London and the Provinces.

Copies can also be obtained as follows:—

#### AUSTRIA.

FRANZENSBAD: Librairie Windisch. MARIENBAD: E. A. Goitz, Library.

#### BELGIUM AND HOLLAND.

ANTWERP: O. Forst, 69 Place de Meir; J. Mertens, 5 Avenue de Keyser. BRUSSELS: F. Tennant Pain, 60 Rue du Chemin de Fer; Librairie Dechenne, 20 Rue de Persil. OSTEND: F. Tennant Pain, 12 Galerie Leopold II. ROTTERDAM: Nederlandsche Kiosken and Kiosque.

#### FRANCE.

BIARRITZ: V. Tugague, 16 rue Gambetta. DIEPPE: D. Colliard, 16 rue de la Barre. MARSEILLES: Mme Monnier, Kiosque No. 12 Allée de Meilhan. MONTE CARLO: Mme. Sinet, Library. NICE: Librairie Escoffier, 3 Place Masséna; Ayme, 51 Avenue de la Gare. PARIS: F. Tennant Pain, 18 Rue Favart; The Galignani Library, 224 Rue de Rivoli; W. H. Smith & Son, 248 Rue de Rivoli; Brentano's Library, 37 Ave. de l'Opéra; Librairie Timotie, 14 rue Castiglione, and the principal Libraries, Kiosques and Railway Stations. TROUVILLE: Mme. Leclerc, 56 rue des Bains.

#### GERMANY.

BERLIN: Georg Stilke, 72 and 74 Dorotheenstrasse. COLOGNE: F. G. Schmitz, Hohestrasse. FRANKFORT: J. Vaternahm, Hauptpersonenbahnhof. HAMBURG: J. W. Basedow, 19/21 Brodschranzen. HOMBURG: F. Schick, Library. HEIDELBERG: H. Ruhlmann, 9 Leopoldstrasse. MUNICH: Heinrich Jaffe, 54 Briennestrasse. STUTTGART: Konrad Wittwer, Hauptpersonenbahnhof.

#### ITALY.

FLORENCE: B. Seeber, 20 via Tornabuoni. MILANO: Paolo Marco, Stazione Centrale. NAPLES: Detken & Rochol, Piazza Plebiscito. ROME: Luigi Piale, Piazza di Spagna. TURIN: Cerallo Maddalene, Piazza Carlo Felice.

#### NORWAY AND SWEDEN.

BERGEN: F. Beyer, 2 Strandgaden. CHRISTIANIA: B. Narvessen, 2 Stortingsgaden.

#### SPAIN AND PORTUGAL.

BARCELONA: Louis Berge, 7 Rambla Estudios. LISBON: A. R. Galvao, 18 Praça de Terceira.

#### SWITZERLAND.

BASLE: F. Tennant Pain, 44 Elisabethenstrasse; Festersee & Cie., Library and Kiosques. BERNE: Gustav Frey, Library. GENEVA: Naville & Co., 6/8 rue Pecolat. LAUSANNE: Th. Roussy, Rue du Bourg. LUCERNE: A. Gebhardt, Library. MONTREUX: C. B. Faist, Library. ST. MORITZBAD: C. B. Faist, Library. VEVEY: Jules Bernadt, Library.

## THE LAW DEBENTURE CORPORATION, LTD.

THE Twenty-fourth Ordinary Meeting of the Law Debenture Corporation was held yesterday at Winchester House, Old Broad Street, E.C., Mr. Stanley Carr Boulter, the Chairman of the Corporation, presiding.

The Secretary (Mr. R. C. Whitcroft) having read the notice convening the meeting and the Auditors' report,

The Chairman said: Gentlemen, I feel that my colleagues would like my first words to-day to contain a reference to the profound loss the Corporation has sustained during the year by the death of Mr. Alfred Lyttelton. We who sat at the weekly Boards with him felt an affection and admiration for his lofty nature which was unique. His was a personality which elevated all with whom he was brought into contact, and not only are we poorer indeed for the removal of such a colleague, but humanity throughout the world shares in the bereavement. We are fortunate enough to have been able to fill the vacancy by the election to the Board of Sir Francis Palmer, whose great knowledge of Company law is probably unrivalled, and who will bring to our deliberations a most valuable experience. I make no apology for the Report which has just been presented to you being a less favourable one than that for the year 1912. On the contrary I, with great confidence, suggest that your Directors are entitled to commendation for having steered the ship through the troublous waters of 1913 with so little damage. The consensus of opinion of those in City circles, who have passed through the Overend-Gurney crisis and other financial upheavals since that date, is that no period in their experience has shown such a continuous and prolonged fall in prices as the last fifteen months.

We hardly realise the great tension which existed at the height of the Balkan war and its international complications. And, when one examines statistics, the effect of this anxiety is seen in the fall in prices, severely felt by every Bank, Insurance Company, and Financial Institution in the City of London. In the face of these dismal figures it would have been a very extraordinary event if we had escaped. But we have come out of the difficulty with less loss than the declines in prices I have mentioned would seem to justify. The depreciation we have had to provide for is less than a per cent. upon our capital, smaller indeed than one might have expected. As regards the assets of the Corporation, they are fully of the value at which they stand in the balance sheet. They are of a nature which raises no difficulty in the Board coming to a conclusion as to their value. We are again in the fortunate position of holding no security on which the interest is in default. We have no commitments of any kind except the ordinary ones, and we have to-day a sum of £154,000 in the Bank, and at short notice, which will show you that the Corporation's funds are not locked up, and that we have ample means to share in the many profitable proposals which, no doubt, will come forward now that confidence has been to some extent restored. You will notice that the amount the Corporation receives for acting as Trustee for Debenture Holders has been augmented. We have accepted several new trusteeships since our last Report, and we calculate that the total fees to be received by the Corporation this year will be £9,100.

During the past year our name has been associated with three thoroughly sound issues of Debentures, viz.: those of Cammell, Laird & Co., the Newcastle-upon-Tyne Electric Co., and the Cleveland and Durham Electric Power Co. I hope and believe they will be equally satisfactory to investors as the previous Debenture issues with which the Corporation has been identified, amounting to an aggregate sum of £26,648,000, only one of which, representing £500,000, has ceased to punctually pay its interest. Looking to the future it would seem as if we were on the eve of higher prices. Cheap money is evidently at hand. That will have the inevitable effect of large balances being employed in the investment market. Every indication points to less activity in trade, which must guide funds to investment channels, thus supplementing the purchase of securities made from the savings of this country, which are estimated at over £200,000,000 a year.

In the United States a law has recently been passed for the establishment of a new banking system. This, it is thought by a very high banking authority in New York, will, owing to the facilities afforded for mercantile operations, have the effect of releasing at least \$500,000,000 of gold from the stock in that country, most of which will probably be shipped to Europe. The United States can well afford to do this. We know that during the financial panic there in 1907, more gold was in the Treasury and Banks of the United States than in the Bank of England, the Bank of France and the Reichbank combined. On the whole, Gentlemen, I think we may look forward to a better year than that which has just ended, but whatever the future may bring forth you may rely upon the affairs of this Corporation being conducted upon the same sound principles as those which for 24 years have enabled our fellow-shareholders to give their Board that complete confidence it has enjoyed, and which it will be their pride always to fully maintain. The Chairman moved the usual resolution for the adoption of the Report and Statement of Accounts, which was seconded by Mr. M. W. Mattinson, K.C., and carried.

The retiring Directors and Auditors were re-elected, and the meeting concluded with a vote of thanks to the Chairman and Directors for their services during the past year.

## RAND MINES, LIMITED

(Incorporated in the Transvaal)

### DIVIDEND No. 21.

#### DIVIDEND ON SHARES TO BEARER.

HOLDERS OF SHARE WARRANTS TO BEARER are informed that they will receive payment, on or after Wednesday, 11th February, 1914, of Dividend No. 21 (110 per cent., i.e., 5s. 6d. per ss. share), after surrender of **Coupon No. 21**, at the London Office of the Company, No. 1, London Wall Buildings, E.C., to the Crédit Mobilier Français, 30 and 32, Rue Taitbout, Paris, or to the Banque Internationale de Bruxelles, Brussels.

Coupons belonging to holders resident in the United Kingdom will be subject to a deduction, by the London Office, of English Income Tax at the rate of 1s. 2d. in the pound.

All Coupons presented at the Crédit Mobilier Français, Paris, as well as any presented at the London Office for account of holders resident in France, will be subject to a deduction of 1s. 2d. in the pound on account of French Transfer Duty and French Income Tax.

All Coupons presented at the Banque Internationale de Bruxelles, Brussels, must be accompanied by Affidavits or Statutory Declarations on forms obtainable from the Company's London Office or from the Banque Internationale de Bruxelles, declaring the full name and residence of the owner of the Share Warrants from which such Coupons have been detached.

Coupons must be left **four clear days** for examination, at any of the Offices mentioned above, and may be lodged any day (Saturdays excepted) between the hours of 11 and 2.

Listing Forms may be had on application.

# THE LONDON CITY AND MIDLAND BANK

LIMITED.

ESTABLISHED 1836.

Subscribed Capital, £20,873,520 0 0 Paid-up Capital, £4,348,650 0 0 Reserve Fund, £3,700,000 0 0

## DIRECTORS.

SIR EDWARD H. HOLDEN, Bart., *Chairman and Managing Director.*  
WILLIAM GRAHAM BRADSHAW, Esq., London, *Deputy-Chairman.*

The Right Hon. Lord AIREDALE, Leeds.  
Sir PERCY ELLY BATES, Bart., Liverpool.  
ROBERT CLOVER BEAZLEY, Esq., Liverpool.  
Sir WILLIAM BENJAMIN BOWRING, Bart., Liverpool.  
JOHN ALEXANDER CHRISTIE, Esq., London.

DAVID DAVIES, Esq., M.P., Llandinam.  
FRANK DUDLEY DOCKER, Esq., C.B., Birmingham.  
FREDERICK HYNDE FOX, Esq., Liverpool.  
GEORGE FRANKLIN, Esq., Sheffield.  
H. SIMPSON GEE, Esq., Leicester.

JOHN HOWARD GWYTHYR, Esq., London.  
ARTHUR T. KEFN, Esq., Birmingham.  
The Right Hon. LORD PIRRIE, K.P., London.  
The Rt. Hon. LORD ROTHERHAM, Manchester.  
THOMAS ROYDEN, Esq., Liverpool.  
WILLIAM FITZTHOMAS WYLEY, Esq., Coventry.

HEAD OFFICE: 5, THREADNEEDLE STREET, LONDON, E.C.

Joint General Managers: J. M. MADDERS, S. B. MURRAY, F. HYDE.

Secretary: E. J. MORRIS.

## LIABILITIES AND ASSETS, 31st December, 1913.

	£	s.	d.		£	s.	d.
To Capital Paid up, viz.: £12 10s. per Share on 347,892 Shares of £60 each	4,348,650	0	0	By Cash and Bullion in hand and Cash at Bank of England	17,241,278	16	3
„ Reserve Fund	3,700,000	0	0	„ Money at Call and at Short Notice	11,946,769	6	1
„ Dividend payable on February 2nd, 1914	391,378	10	0		29,188,048	2	4
„ Balance of Profit and Loss Account	147,992	18	8	„ Investments:			
	8,588,021	8	8	Consols and other British Government Securities	3,246,713	11	3
„ Current, Deposit and other Accounts	93,883,580	4	9	„ Stocks Guaranteed by British Government, Indian and British Railway Debenture and Preference Stocks, British Corporation Stocks, Colonial and Foreign Government Stocks, etc.	4,578,178	8	6
„ Acceptances on account of Customers	6,162,611	13	10	„ Bills of Exchange	11,790,640	18	0
					48,803,581	0	1
				„ Advances on Current Accounts, Loans on Security and other Accounts	51,309,563	10	7
				„ Liabilities of Customers for Acceptances as per contra	6,162,611	13	10
				„ Bank Premises at Head Office and Branches	2,308,457	2	9
					1108,584,213	7	3
					1108,584,213	7	3

EDWARD H. HOLDEN, *Chairman and Managing Director.*  
W. G. BRADSHAW, *Deputy-Chairman.*

PIRRIE, AIREDALE, } *Directors.*

## REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE LONDON CITY AND MIDLAND BANK, LIMITED.

In accordance with the provisions of Sub-section 2 of Section 113 of the Companies (Consolidation) Act, 1908, we report as follows:—

We have examined the above Balance Sheet in detail with the Books at Head Office and with the certified Returns from the Branches. We have satisfied ourselves as to the correctness of the Cash Balances and the Bills of Exchange and have verified the correctness of the Money at Call and Short Notice. We have also verified the Securities representing the Investments of the Bank, and having obtained all the information and explanations we have required, we are of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the books of the Company.

LONDON, January 8th, 1914.

WHINNEY, SMITH & WHINNEY, CHARTERED ACCOUNTANTS, *Auditors.*

## British Burmah Petroleum.

THE adjourned third ordinary general meeting of the British Burmah Petroleum Co., Ltd., was held on Tuesday, at the Cannon Street Hotel, Cannon Street, E.C., the Hon. Lionel Holland (the Chairman) presiding.

The Chairman said: Gentlemen, in meeting the shareholders again it is some satisfaction, after two years of heavy loss and disappointment, to be able to recognise that there is unmistakable promise of the business beginning to respond to the efforts made towards its reorganisation. The more vital difficulties, which at the outset threatened the very existence of your company and have continued to detract from the success of many of our attempts to improve its prospects, have now been substantially overcome, and the path is fairly clear for the steady and peaceful development of the company's business. I do not mean that the results of past extravagance and misjudgment can be entirely removed; their effects must remain, at any rate, for some years more a drag upon progress. But, although there are points still outstanding that may yet entail some venous expenditure, and although, perhaps, we can never expect to realise profits commensurate with the sums that have been at one time or another embarked in this undertaking, we have now arrived at a position when substantial profits are being realised over and above our debenture interest and all other standing charges. I think, without taking into account any revenue to be derived in future from our shareholding in the Rangoon Oil Co., I am on the safe side in estimating that our earnings since October last, after meeting debenture interest and the sinking fund of £25,000 a year, and after making adequate provision for depreciation, will be sufficient to provide a dividend fund for the ordinary shares if their nominal capital value be reduced in accordance with the proposal to be submitted to you at the meeting arranged to follow this one, and the loss accumulated during the last two years be thus written off. The visit to Burma of Mr. Henry Taylor last winter contributed to the greatly-improved organisation, of which we are now reaping the benefit. I am glad to acknowledge also that our refinery management has been assisted by valuable suggestions for modifications in the various processes from the expert advisers of the Burmah Oil Co. You will remember how, at the close of the first year's working, we entered into an agreement with the Burmah Oil Co., constituting them our selling agents. The agreement has been in force during the full period covered by the balance-sheet, and its provisions tested. While, generally speaking, it no doubt has contributed to strengthen our position and to the improvement shown during the year, there were respects in which it appeared to restrict our opportunities of profit and our operative freedom beyond what we had contemplated, while, of course, several points not specifically covered by the agreement cropped up in working that from time to time were matters for discussion and arrangement. The whole position has been exhaustively reconsidered, in view of actual working

results, and a new agreement has been substituted as from October 1st last. There are several new provisions, or alterations of a minor kind, settling points of doubt, or points not hitherto provided for, and not all the alterations, of course, are to our advantage; but, taking the new agreement as a whole, it is for the purposes of our business a material amelioration upon the old one, and will assist us substantially to improve in the future upon the results of the past year. The present accounts show a profit of some £50,000 after paying debenture interest and all expenses, but before making any allocation for the purposes of depreciation. If you confirm the policy proposed in the extraordinary resolution, depreciation will be dealt with in a very thorough manner; but we have applied nearly £49,000 to writing off items on the balance-sheet no longer represented by assets. Your board have in contemplation a scheme for converting the Rangoon Oil Co. from an Indian into a sterling company, and for liquidating the loans by an issue of preference shares, thus freeing the profits of the company for dividend purposes. This suggestion has been made to the Rangoon Oil Co. directors and has received their approval. The preferential dividends would absorb less than is now being paid in the shape of interest to local banks, and the remaining profits of the company then become available for distribution among the holders of ordinary shares (of which this company, as I have explained, holds upwards of 94 per cent.), contributing largely towards the sinking funds required for the redemption of the two classes of our debenture stock, and correspondingly relieving our general profits from these obligations. An extraordinary general meeting was subsequently held, when, on the motion of the Chairman, seconded by a shareholder, the following resolution was unanimously approved: "That the capital of the company be reduced from £2,500,000, divided into 2,500,000 shares of £1 each, to £1,000,000 divided into 2,500,000 shares of 8s. each, and that such reduction be effected by cancelling capital which has been lost or is unrepresented by available assets to the extent of 12s. per share upon each of the 1,975,978 shares which have been issued and are now outstanding, and by reducing the nominal amount of all the shares in the company's capital from £1 to 8s. per share."

The proceedings then terminated.

## NOTICE.

The Terms of Subscription to the SATURDAY REVIEW are

	United Kingdom.	Abroad.
	£ s. d.	£ s. d.
One Year	1 8 2	1 10 4
Half Year	0 14 1	0 15 2
Quarter Year	0 7 1	0 7 7



# THE UNION OF LONDON & SMITHS BANK LIMITED.

ESTABLISHED 1839.

Authorised Capital, £25,000,000

Subscribed Capital, £22,934,100.

Paid-up Capital, £3,554,785 10s.

Reserve Fund, £1,150,000.

NUMBER OF PROPRIETORS—UPWARDS OF 10,200.

## DIRECTORS.

SIR FELIX SCHUSTER, Bart., Governor.

LINDSAY ERIC SMITH, Esq., Deputy Governor.

ERNEST W. BARNARD, Esq.  
THEODORE BASSETT, Esq.  
ALFRED F. BUXTON, Esq.  
CHARLES C. CAVE, Esq.  
JOHN ALAN CLUTTON-BROCK, Esq.  
JOHN DENNISTOUN, Esq.  
HORACE GEORGE DEVAS, Esq.  
H. W. DRUMMOND, Esq.

HENRY J. B. KENDALL, Esq.  
A. B. LESLIE-MELVILLE, Esq.  
JOHN MEWS, Esq.  
ROBERT FENTON MILES, Esq.  
HENRY W. PRESCOTT, Esq.  
KENNETH L. C. PRESCOTT, Esq.  
BERTRAM ABEL SMITH, Esq.

EUSTACE ABEL SMITH, Esq.  
GERALD DUDLEY SMITH, Esq.  
HERBERT FRANCIS SMITH, Esq.  
Rt. Hon. C. B. STUART WORTLEY, K.C., M.P.  
ARTHUR M. H. WALROND, Esq.  
Rt. Hon. Sir ALGERNON WEST, G.C.B.  
CHARLES H. R. WOLLASTON, Esq.

Principal Office: 2 PRINCES STREET, E.C.  
MANAGERS.

H. H. HART, Town and Foreign.

L. E. THOMAS, Country.

F. W. ELLIS, Assistant Manager.

H. G. HOLDERNESS, Deputy Assistant Manager.

H. R. HOARE, Secretary.

L. J. CORNISH, Assistant Secretary.

Trustee Department: 2 Princes Street, E.C.

Lombard Street Office (Smith, Payne, and Smiths), 1 Lombard Street, E.C.

CORNHILL OFFICE (Prescott's Bank, Limited), 50 Cornhill, E.C.

## STATEMENT OF ACCOUNTS for the Half-year ending 31st December, 1913.

## GENERAL BALANCE.

LIABILITIES		ASSETS	
Dr.	£ s. d.	£ s. d.	Cr.
Capital subscribed, £22,934,100 in 229,341 Shares of £100 each; paid up £15 10s. per Share ...	3,554,785 10 0	Cash in Hand ...	3,376,188 15 8
Reserve Fund—		„ in Bank of England ...	3,086,619 12 5
Invested in Consols, Exchequer 3 per Cent. Bonds, and Transvaal Government 3 per Cent. Guaranteed Stock, as per contra	1,150,000 0 0	Money at Call and at Short Notice ...	6,462,808 9 1
Current Accounts ...	26,069,819 19 1	Investments—	7,497,277 1 8
Deposit Accounts ...	15,190,188 0 0	Securities of and guaranteed by the British Government ...	1,744,944 16 0
Acceptances and Guarantees ...	41,289,906 19 1	India Stock and Indian Railways Guaranteed Bonds ...	66,376 0 0
Liabilities by indorsement on Foreign Bills sold ...	4,907,966 12 11	Corporation Stocks, Railway and Waterworks Debenture and Preference Stocks, Colonial Stocks, Foreign Government and Railway Debenture Bonds ...	3,309,895 9 1
Other Accounts, including interest due on Deposits, unclaimed Dividends, etc. ...	108,017 2 0	Other investments ...	123,799 14 7
Rebate on Bills not due ...	783,567 9 1	Reserve Fund—	6,145,115 19 8
Profit and Loss—	60,142 5 5	£618,500 Consols	
Balance brought forward ...	136,324 19 1	£228,000 Exchequer 3 per cent. Bonds	
Net profit for the half-year ending December 31st, 1913 ...	319,428 17 10	£560,450 Transvaal Government 3 per cent. Guaranteed Stock ...	1,150,000 0 0
Less Amount provided in Profit and Loss Account, as below, for writing down Investments ...	445,753 10 11	Bills Discounted—	6,296,115 19 8
	75,000 0 0	(a) Three months and under ...	6,017,248 7 3
	390,753 10 11	(b) Exceeding Three months ...	784,317 5 4
		Loans and Advances ...	6,801,695 12 7
		Liabilities of Customers on Acceptances and Guarantees, as per Contra ...	18,234,469 9 11
		Liabilities of Customers for indorsements, as per Contra ...	4,907,966 12 11
		Bank Premises, chiefly freehold (at cost or under) ...	108,017 2 0
		Other Accounts, including interest due on Investments, etc. ...	1,510,847 12 1
			426,890 16 9
			452,185,018 15 5

## PROFIT AND LOSS ACCOUNT.

£ s. d.	£ s. d.
Interest allowed to Customers ...	348,944 0 1
Salaries, Contributions to Pension Fund, Bank Premises Account, and other expenses at Head Office and Branches ...	233,541 9 10
Rebate on Bills not due ...	60,142 5 5
Amount applied to writing down Investments ...	75,000 0 0
Dividend on 229,341 Shares at the rate of 10 per cent. per annum, and a Bonus of 3s. 1d. per Share, being at the rate of 2 per cent. per annum, together 18s. 7d. per Share, less Income Tax ...	200,673 7 6
Balance, being undivided profit carried forward to the next half-year ...	180,080 9 5
	380,753 16 11
	£1,006,381 12 3
Profit unappropriated on June 30th, 1913 ...	136,324 19 1
Gross Profit for the half-year ending December 31st, 1913, after making provision for all bad and doubtful debts and payment of Income Tax ...	962,056 13 2
	£1,006,381 12 3

FELIX SCHUSTER, Governor  
L. E. SMITH, Deputy Governor  
C. H. R. WOLLASTON

H. H. HART, Manager (Town and Foreign).  
L. E. THOMAS, Manager (Country).  
C. H. R. WEIDEMANN, Chief Accountant.

## REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE UNION OF LONDON AND SMITHS BANK, LIMITED.

We have audited the above Balance Sheet with the Books at the Head Office and with the Returns from the Branches. We have satisfied ourselves as to the correctness of the Cash and have verified the Investments held by the Bank, the Securities held against Money at Call and Short Notice and the Bills Discounted. We have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the Books of the Company.

LONDON, January 12th, 1914.

WM. B. PEAT  
C. W. M. KEMP  
ARTHUR F. WHINNEY

# THE PERFECTED SYSTEM OF LIFE ASSURANCE.

## LEGAL & GENERAL LIFE ASSURANCE SOCIETY.

Established 1836.

HEAD OFFICE: 10 Fleet Street, London, E.C.

### SPECIAL NOTICE.

Under the Universities Assurance Scheme recently instituted with the approval of the  
**BOARD OF EDUCATION**

This Society ALONE was selected for  
ALL Branches of the Scheme.

**TOTAL FUNDS - - £9,500,000**

**A RECORD of 30 YEARS**

Period.	Number of Policies issued.	New Sums Assured.	Rate of Compound Bonus Declared.
1882-1886	758	£ 1,637,586	31s. per cent. per ann.
1887-1891	2,516	3,827,956	35s. „
1892-1896	3,034	5,485,146	38s. „
1897-1901	3,817	6,786,706	38s. „
1902-1906	11,757	12,330,583	38s. „
1907-1911	18,933	16,034,833	38s. „

PUBLIC LIBRARY